

Cycle Date: March-2021
Run Date: 06/07/2021
Interval: Annual
Non-Validated

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	Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 94
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.
Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

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		**Supplemental Ratios			
Return to cover			For Charter :	N/A	
06/07/2021			Count of CU :	94	
CU Name: N/A			Asset Range :	N/A	
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State	
	Count of CU in	Peer Group :	N/A		
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	Mar-2021
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.18	1.04	1.01	0.83	0.69
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	1.09	0.99	0.76	0.89	0.32
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.62	0.65	0.54	0.44	0.32
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.97	0.85	0.75	0.60	0.44
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.87	0.79	0.69	0.56	0.41
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	1.35	1.12	0.93	0.68	0.47
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	18.75	18.26	19.18	13.87	10.30
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.10	0.94	0.79	0.73	0.52
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.61	0.70	0.36	0.45	0.32
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	1.70	1.95	1.58	0.99	1.99
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	0.77	1.08	0.70	0.15	0.49
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²	79.79	89.09	100.00	0.00	9.02
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	111.16	105.86	103.54	155.22	210.14
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.58	0.80	0.70	0.34	0.18
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.54	0.79	0.64	0.74	0.81
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.95	0.69	0.46	0.28	0.30
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.22	0.38	0.34	0.37	0.25
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.18	0.10	0.16	0.03	0.10
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	12.39	12.53	10.21	13.07	10.38
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	14.70	0.00	0.00	0.00	8.07
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.73	1.69	1.63	0.94	0.89
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.54	0.69	0.59	0.40	0.29
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	16.91	15.29	14.59	12.86	10.92
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	2.52	2.67	2.10	2.11
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.05	0.38	16.77	0.70	0.91
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.77	0.75	0.63	0.43	0.34
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.02	0.03	0.01	0.02	0.01
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.01	0.01	0.01	0.02	0.00
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.06	0.08	-0.01	0.01	0.04
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.09	0.08	0.08	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.04	0.97	0.86	0.56	0.40
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.77	1.58	0.30	0.24	0.08
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	0.26	0.03	0.04	0.11	0.05
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	23.40	25.15	24.16	23.15	23.08
Participation Loans Outstanding / Total Loans	2.82	2.44	2.94	3.59	3.85
Participation Loans Purchased YTD / Total Loans Granted YTD	1.97	1.09	2.48	2.58	3.30
* Participation Loans Sold YTD / Total Assets	0.34	0.48	0.49	0.37	0.03
Total Commercial Loans / Total Assets ²	2.54	2.94	3.49	3.45	3.27
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.01	0.07	0.33	0.29	0.39
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	33.22	29.33	31.78	32.34	33.65
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.87	15.49	16.00	18.18	17.32
Total Fixed Rate Real Estate / Total Loans	23.61	22.03	22.97	29.20	29.80
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.56	26.96	32.66	46.17	38.14
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	61.94	59.02	61.51	63.26	65.25
Interest Only & Payment Option First & Other RE / Total Assets	0.65	0.74	0.74	0.57	0.54
Interest Only & Payment Option First & Other RE / Net Worth	6.17	6.82	6.84	5.90	5.92
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.30	1.32	1.46	2.46	2.87
Unused Commitments / Cash & ST Investments	130.89	149.11	117.53	76.61	66.13
Complex Assets / Total Assets	21.00	21.86	21.37	22.33	22.37
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.21	35.30	35.70	34.67	32.87
* Annualization factor: March = 4, June = 2, September =4/3, December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					
3. Supplemental Ratios					

			Historical Ratios ⁶						
Return to cover			For Charter : N/A						
06/07/2021			Count of CU : 94						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
Count of CU in Peer Group :			N/A		Dec-2020		Mar-2021		
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg	Percentile**	Mar-2021	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	N/A	N/A	0	0	N/A	N/A	0	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) ^{1/5}	N/A	N/A	10.85	9.65	N/A	N/A	9.18	N/A	N/A
Solvency Evaluation (Estimated)	111.92	112.18	112.46	110.99	N/A	N/A	110.09	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.61	5.41	4.52	5.10	N/A	N/A	5.24	N/A	N/A
ASSET QUALITY									
* Net Charge-Offs / Average Loans	0.67	0.68	0.66	0.40	N/A	N/A	0.29	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.85	98.02	100.67	101.59	N/A	N/A	100.83	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.16	-1.86	0.21	1.16	N/A	N/A	-0.25	N/A	N/A
Delinquent Loans / Assets ³	0.53	0.55	0.47	0.32	N/A	N/A	0.22	N/A	N/A
EARNINGS									
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	0.44	0.68	N/A	N/A	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets	5.58	5.94	6.13	5.67	N/A	N/A	4.99	N/A	N/A
* Yield on Average Loans ⁴	4.63	4.77	4.91	4.70	N/A	N/A	4.44	N/A	N/A
* Yield on Average Investments	1.55	1.97	2.31	1.49	N/A	N/A	0.68	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	2.12	2.18	2.15	2.16	N/A	N/A	2.07	N/A	N/A
* Cost of Funds / Avg. Assets	0.49	0.63	0.83	0.65	N/A	N/A	0.46	N/A	N/A
* Net Margin / Avg. Assets	5.09	5.31	5.29	5.02	N/A	N/A	4.53	N/A	N/A
* Net Interest Margin/Avg. Assets	2.98	3.13	3.15	2.86	N/A	N/A	2.45	N/A	N/A
Operating Exp./Gross Income	71.93	71.03	69.49	70.80	N/A	N/A	72.27	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	3.13	3.10	3.21	2.73	N/A	N/A	2.48	N/A	N/A
* Net Operating Exp. /Avg. Assets	3.04	3.24	3.33	3.32	N/A	N/A	2.99	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	28.69	28.38	27.57	28.24	N/A	N/A	33.52	N/A	N/A
Reg. Shares / Total Shares & Borrowings	33.21	33.41	31.99	33.95	N/A	N/A	35.58	N/A	N/A
Total Loans / Total Shares	78.85	82.49	81.79	72.10	N/A	N/A	66.59	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.90	94.97	95.10	95.90	N/A	N/A	95.99	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	52.36	53.08	51.91	55.93	N/A	N/A	58.46	N/A	N/A
Borrowings / Total Shares & Net Worth	2.87	3.25	2.99	2.54	N/A	N/A	2.21	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.38	4.57	4.44	4.49	N/A	N/A	4.53	N/A	N/A
Borrowers / Members	49.50	49.45	49.95	64.94	N/A	N/A	79.22	N/A	N/A
Members / Full-Time Empl.	367.36	364.55	360.32	359.26	N/A	N/A	363.20	N/A	N/A
Avg. Shares Per Member	\$7,905	\$7,911	\$8,384	\$10,032	N/A	N/A	\$10,826	N/A	N/A
Avg. Loan Balance	\$12,593	\$13,198	\$13,729	\$11,138	N/A	N/A	\$9,099	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$66,829	\$70,186	\$71,965	\$76,694	N/A	N/A	\$79,369	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
^{1/} For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
^{2/} Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
^{3/} The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
^{4/} Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.									

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			Liabilities, Shares & Equity							
Return to cover			For Charter : N/A							
06/07/2021			Count of CU : 94							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A			Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
	Count of CU in Peer Group :		N/A							

		Income Statement								
Return to cover		For Charter : N/A								
06/07/2021		Count of CU : 94								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A									
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg	
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans	401,814,363	450,775,175	12.2	502,842,540	11.6	519,517,351	3.3	127,894,522	-1.5	
Less Interest Refund	(474,835)	(467,217)	-1.6	(547,749)	17.2	(454,466)	-17.0	(66,695)	-41.3	
Income from Investments	54,095,830	65,265,196	20.6	74,915,789	14.8	54,634,098	-27.1	10,594,410	-22.4	
Income from Trading	684,266	0	-100.0	N/A		N/A		N/A		
Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities	N/A	N/A		1,886,143		12,244,594	549.2	N/A		
TOTAL INTEREST INCOME	456,119,624	515,573,154	13.0	579,096,723	12.3	585,941,577	1.2	138,422,237	-5.5	
INTEREST EXPENSE:										
Dividends	45,701,376	60,217,978	31.8	86,474,939	43.6	77,041,482	-10.9	15,152,897	-21.3	
Interest on Deposits	11,411,353	15,493,667	35.8	22,756,506	46.9	20,470,017	-10.0	4,218,990	-17.6	
Interest on Borrowed Money	7,483,775	10,333,393	38.1	11,864,371	14.8	10,875,454	-8.3	2,585,250	-4.9	
TOTAL INTEREST EXPENSE	64,596,504	86,045,038	33.2	121,095,816	40.7	108,386,953	-10.5	21,957,137	-19.0	
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE	65,144,046	66,264,306	1.7	57,973,227	-12.5	59,161,317	2.0	8,413,535	-43.1	
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS EXPENSE	326,379,074	363,263,810	11.3	400,027,680	10.1	418,393,307	4.6	108,051,565	3.3	
NON-INTEREST INCOME:										
Fee Income	127,815,428	134,379,728	5.1	135,042,523	0.5	115,954,272	-14.1	29,046,014	0.2	
Other Operating Income	150,424,678	165,196,370	9.8	177,458,000	7.4	244,168,705	37.6	69,298,297	13.5	
Gain (Loss) on Investments	-540,993	4,038,696	846.5	N/A		N/A		N/A		
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	N/A	N/A		1,860		220,311	#####	3,089,028	5,508.5	
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)	N/A	N/A		12,622,918		4,015,688	-68.2	3,869,988	285.5	
Gain (Loss) on Non-Trading Derivatives	-32,859	334	101.0	5,849,973	#####	6,564,646	12.2	1,697,577	3.4	
Gain (Loss) on Disposition of Assets	-534,749	-3,297,718	-516.7	1,800,200	154.6	-535,032	-129.7	-581,750	-334.9	
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Other Non-interest Income/(Expense)	-17,272,644	8,530,819	149.4	6,115,471	-28.3	2,008,815	-67.2	532,438	6.0	
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL NON-INTEREST INCOME	259,858,861	308,848,229	18.9	338,890,945	9.7	372,397,405	9.9	106,951,592	14.9	
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits	264,309,396	290,288,984	9.8	306,462,354	5.6	335,727,716	9.5	86,769,819	3.4	
Travel, Conference Expense	4,638,548	5,473,314	18.0	5,769,374	5.4	4,445,052	-23.0	680,054	-38.8	
Office Occupancy	36,216,580	38,994,024	7.7	41,372,126	6.1	43,330,443	4.7	11,390,858	5.2	
Office Operation Expense	106,328,712	113,327,931	6.6	120,725,503	6.5	127,630,490	5.7	32,260,688	1.1	
Educational and Promotion	18,614,724	20,259,834	8.8	26,559,082	31.1	27,709,105	4.3	7,346,707	6.1	
Loan Servicing Expense	37,441,949	40,472,792	8.1	41,551,900	2.7	47,572,883	14.5	12,554,102	5.6	
Professional, Outside Service	37,649,154	43,243,927	14.9	47,027,923	8.8	51,792,528	10.1	12,578,760	-2.9	
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A		
Member Insurance - NCUSIF Premium ²	0	1,300	N/A	5,045	288.1	0	-100.0	1,084	N/A	
Member Insurance - Temporary Corporate CU Stabilization Fund ³	0	0	N/A	N/A		N/A		N/A		
Member Insurance - Other	179,644	131,972	-26.5	139,440	5.7	162,612	16.6	59,637	46.7	
Operating Fees	1,663,769	1,723,365	3.6	1,919,248	11.4	1,904,075	-0.8	459,222	-3.5	
Misc Operating Expense	21,147,398	25,102,366	18.7	28,031,313	11.7	29,514,574	5.3	7,009,788	-5.0	
TOTAL NON-INTEREST EXPENSE	528,189,874	579,019,809	9.6	619,563,308	7.0	669,789,478	8.1	171,110,719	2.2	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴	58,048,061	93,093,530	60.4	N/A		N/A		N/A		
NET INCOME (LOSS)	58,048,061	93,092,230	60.4	119,355,317	28.2	121,001,234	1.4	43,892,438	45.1	
RESERVE TRANSFERS:										
Transfer to Regular Reserve	186,662	939,340	403.2	484,677	-48.4	279,310	-42.4	31,179	-55.3	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
# Means the number is too large to display in the cell										
¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
² For December 2010 forward, this account includes only NCUSIF Premium Expense.										
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										
										7. IncE

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Return to cover 06/07/2021 CU Name: N/A Peer Group: N/A	Delinquent Loan Information 2									
	For Charter: N/A		Count of CU: 94		Asset Range: N/A					
	Criteria:		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group: N/A									
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg	
DELINQUENT LOANS BY CATEGORY ¹										
ALL REAL ESTATE LOANS										
30 to 59 Days Delinquent	43,566,195	39,995,751	-8.2	45,923,406	14.8	27,311,984	-40.5	30,245,135	10.7	
60 to 179 Days Delinquent	13,207,936	20,142,895	52.5	15,463,570	-23.2	12,717,416	-17.8	7,170,478	-43.6	
180 to 359 Days Delinquent	4,094,810	3,016,614	-26.3	5,891,404	95.3	3,354,013	-43.1	3,144,392	-6.2	
>= 360 Days Delinquent	2,393,561	4,243,003	77.3	4,399,676	3.7	4,029,938	-8.4	4,649,370	15.4	
Total Del Real Estate Loans (>= 60 Days)	19,696,307	27,402,512	39.1	25,754,650	-6.0	20,101,367	-22.0	14,964,240	-25.6	
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	1.73	1.89	-1.9	1.63	-3.5	0.94	-42.5	0.89	-5.9	
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.54	0.89	28.1	0.59	-14.7	0.40	-32.2	0.29	-26.3	
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years										
30 to 59 Days Delinquent	21,722,723	18,918,175	-12.9	24,348,405	28.7	12,088,818	-50.4	13,669,444	13.1	
60 to 179 Days Delinquent	6,224,895	10,200,029	63.9	8,155,939	-20.0	6,409,520	-21.4	2,101,662	-67.2	
180 to 359 Days Delinquent	2,208,221	2,285,381	3.5	4,232,449	85.2	1,608,062	-62.0	1,276,594	-20.6	
>= 360 Days Delinquent	1,818,660	2,844,356	56.4	2,396,453	-15.7	2,094,884	-12.6	2,287,768	9.2	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (>= 60 Days)	10,251,776	15,329,766	49.5	14,784,841	-3.6	10,112,466	-31.6	5,666,024	-44.0	
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs	0.58	0.80	37.6	0.70	-12.1	0.34	-51.6	0.18	-45.7	
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years										
30 to 59 Days Delinquent	14,656,618	13,752,148	-6.2	13,928,741	1.3	11,423,225	-18.0	14,626,382	28.0	
60 to 179 Days Delinquent	3,289,141	5,586,531	69.8	3,946,712	-29.4	3,374,912	-14.5	3,599,149	6.6	
180 to 359 Days Delinquent	1,028,961	285,171	-72.3	700,678	145.7	843,182	20.3	893,408	6.0	
>= 360 Days Delinquent	128,960	926,779	618.7	1,380,438	49.0	1,223,107	-11.4	1,358,432	11.1	
Total Del 1st Mtg Adj Rate Lns (>= 60 Days)	4,447,062	6,798,481	52.9	6,027,828	-11.3	5,441,201	-9.7	5,850,989	7.5	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.54	0.79	44.4	0.64	-18.2	0.74	15.2	0.81	9.1	
Other Real Estate Fixed Rate/Hybrid/Balloon										
30 to 59 Days Delinquent	3,013,392	2,011,967	-33.2	1,880,086	-6.6	1,010,862	-46.2	357,661	-64.6	
60 to 179 Days Delinquent	2,622,741	1,222,044	-53.4	879,658	-28.0	321,240	-63.5	364,059	13.3	
180 to 359 Days Delinquent	510,509	83,489	-83.6	349,436	318.5	259,203	-25.8	166,305	-35.8	
>= 360 Days Delinquent	328,584	365,590	11.3	182,090	-50.2	345,791	89.4	457,835	32.4	
Total Del Other RE Fixed/Hybrid/Balloon Lns (>= 60 Days)	3,461,834	1,671,123	-51.7	1,411,184	-15.6	926,234	-34.4	988,199	6.7	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.95	0.69	-27.1	0.46	-33.0	0.28	-40.2	0.30	8.2	
Other Real Estate Adjustable Rate										
30 to 59 Days Delinquent	4,173,462	5,313,461	27.3	5,766,174	8.5	2,789,079	-51.6	1,591,648	-42.9	
60 to 179 Days Delinquent	1,071,159	3,134,291	192.6	2,481,261	-20.8	2,611,744	5.3	1,105,608	-57.6	
180 to 359 Days Delinquent	347,119	362,573	4.5	608,841	67.9	643,566	5.7	808,085	25.7	
>= 360 Days Delinquent	117,357	106,128	-9.4	440,695	314.7	366,156	-16.9	545,335	48.9	
Total Del Other RE Adj Rate Lns (>= 60 Days)	1,535,635	3,603,142	134.6	3,530,797	-2.0	3,621,466	2.6	2,459,028	-32.1	
%Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable Rate Loans	0.22	0.38	76.1	0.34	-9.8	0.37	6.5	0.25	-30.2	
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED ²										
Member Commercial Loans Secured By RE										
30 to 59 Days Delinquent	2,903,581	3,466,825	19.4	4,245,552	22.5	5,265,676	24.4	9,581,416	82.0	
60 to 179 Days Delinquent	2,172,901	3,580,664	64.8	777,477	-78.3	470,914	-39.0	2,715,461	476.6	
180 to 359 Days Delinquent	0	449,549	N/A	2,598,528	478.0	224,153	-91.4	0	-100.0	
>= 360 Days Delinquent	0	19,977	N/A	0	-100.0	140,132	N/A	366,150	167.3	
Total Del Member Commercial Loans Secured by RE (>= 60 Days)	2,172,901	4,050,190	86.4	3,376,005	-16.6	835,199	-75.3	3,081,611	269.0	
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans Secured by RE	0.78	1.21	54.6	0.80	-34.2	0.17	-78.4	0.62	260.5	
Member Commercial Loans NOT Secured By RE										
30 to 59 Days Delinquent	297,415	127,751	-57.0	436,177	241.4	70,254	-83.9	85,711	22.0	
60 to 179 Days Delinquent	117,100	152,122	29.9	160,478	5.5	79,329	-50.6	72,055	-9.2	
180 to 359 Days Delinquent	16,918	0	-100.0	5,651	N/A	24,968	341.8	15,507	-37.9	
>= 360 Days Delinquent	312,344	227,924	-27.0	136,461	-40.1	0	-100.0	0	N/A	
Total Del Member Commercial Loans NOT Secured By RE(>= 60 Days)	446,362	380,046	-14.9	302,590	-20.4	104,297	-65.5	87,562	-16.0	
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE	1.53	1.18	-23.2	0.60	-49.0	0.20	-66.8	0.18	-8.9	
NonMember Commercial Loans Secured By RE										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
>= 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans Secured by RE	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
NonMember Commercial Loans NOT Secured By RE										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
>= 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	0	0	N/A	0	N/A	0	N/A	0	N/A	
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
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The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										
Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.										
9. Delinquent Loan Information 2										

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans								
Return to cover								
06/07/2021			For Charter :	N/A				
CU Name: N/A			Count of CU :	94				
Peer Group: N/A			Asset Range :	N/A				
			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit				
			Count of CU in Peer Group :	N/A				
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021 % Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)								
* Total Loans Charged Off	69,195,377	75,781,423	9.5	80,104,803	5.7	58,272,753	-27.3	12,939,562 -11.2
* Total Loans Recovered	11,165,036	11,763,659	5.4	12,868,486	9.4	14,543,483	13.0	4,661,371 28.2
* NET CHARGE OFFS (\$\$)	58,030,341	64,017,764	10.3	67,236,317	5.0	43,729,270	-35.0	8,278,191 -24.3
**Net Charge-Offs / Average Loans	0.67	0.68	1.3	0.66	-2.5	0.40	-39.5	0.29 -27.4
Total Del Loans & *Net Charge-Offs ¹	129,797,014	141,566,177	9.1	138,753,560	-2.0	101,598,000	-26.8	51,012,135 -49.8
Combined Delinquency and Net Charge Off Ratio ¹	1.46	1.47	0.3	1.34	-8.6	0.91	-32.2	0.66 -26.9
LOAN LOSS SUMMARY BY LOAN TYPE								
* Unsecured Credit Card Lns Charged Off	12,725,096	13,677,740	7.5	14,947,985	9.3	11,877,492	-20.5	2,809,332 -5.4
* Unsecured Credit Card Lns Recovered	2,077,555	2,060,757	-0.8	2,392,491	16.1	2,383,215	-0.4	620,852 4.2
* NET UNSECURED CREDIT CARD C/Os	10,647,541	11,616,983	9.1	12,555,494	8.1	9,494,277	-24.4	2,188,480 -7.8
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	2.52	6.9	2.67	6.0	2.10	-21.2	2.11 0.5
* Non-Federally Guaranteed Student Loans Charged Off	32,003	217,007	578.1	8,799,744	3,955.1	375,349	-95.7	106,240 13.2
* Non-Federally Guaranteed Student Loans Recovered	3,374	6,899	104.5	17,200	149.3	47,181	174.3	3,436 -70.9
* Net Non-Federally Guaranteed Student Loans C/Os	28,629	210,108	633.9	8,782,544	4,080.0	328,168	-96.3	102,804 25.3
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	0.05	0.38	597.3	16.77	4,346.6	0.70	-95.8	0.91 29.8
* Total 1st Mortgage RE Loan/LOCs Charged Off	936,499	306,579	-67.3	376,460	22.8	714,126	89.7	18,716 -89.5
* Total 1st Mortgage RE Loans/LOCs Recovered	675,834	67,765	-90.0	59,740	-11.8	60,583	1.4	64,675 327.0
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	260,665	238,814	-8.4	316,720	32.6	653,543	106.3	-45,959 -128.1
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.01	0.01	-14.2	0.01	22.1	0.02	77.9	0.00 -125.3
* Total Other RE Loans/LOCs Charged Off	1,135,361	1,540,353	35.7	708,413	-54.0	496,445	-29.9	212,103 70.9
* Total Other RE Loans/LOCs Recovered	574,514	596,991	3.9	810,947	35.8	406,308	-49.9	64,942 -36.1
* NET OTHER RE LOANS/LOCs C/Os	560,847	943,362	68.2	-102,534	-110.9	90,137	187.9	147,161 553.1
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.06	0.08	50.9	-0.01	-109.8	0.01	183.4	0.04 563.0
* Total Real Estate Loans Charged Off	2,071,860	1,846,932	-10.9	1,084,873	-41.3	1,210,571	11.6	230,819 -23.7
* Total Real Estate Lns Recovered	1,250,348	664,756	-46.8	870,687	31.0	466,891	-46.4	129,617 11.0
* NET Total Real Estate Loan C/Os	821,512	1,182,176	43.9	214,186	-81.9	743,680	247.2	101,202 -45.6
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.02	0.03	33.1	0.01	-83.4	0.02	207.9	0.01 -49.4
* Total TDR 1st & Other Real Estate Lns Charged Off	281,000	109,485	-61.0	148,302	35.5	9,732	-93.4	21,535 785.1
* Total TDR 1st & Other Real Estate Lns Recovered	3,888	219	-94.4	2,565	1,071.2	6,015	134.5	2,187 45.4
* NET TDR Real Estate C/Os	277,112	109,266	-60.6	145,737	33.4	3,717	-97.4	19,348 1,982.1
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	0.67	0.29	-56.9	0.40	39.1	0.01	-97.2	0.26 2,201.0
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0 N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0 N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0 N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00 N/A
BANKRUPTCY SUMMARY								
Number of Members Who Filed Chapter 7 YTD	2,132	1,844	-13.5	1,864	1.1	1,494	-19.8	321 -78.5
Number of Members Who Filed Chapter 13 YTD	2,496	1,340	-46.3	1,556	16.1	831	-46.6	281 -86.2
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	2	24	1,100.0	6	-75.0	4	-33.3	0 -100.0
Total Number of Members Who Filed Bankruptcy YTD	4,630	3,208	-30.7	3,426	6.8	2,329	-32.0	602 -74.2
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	51,178,167	40,087,290	-21.7	37,095,478	-7.5	26,563,204	-28.4	7,741,996 -70.9
* All Loans Charged Off due to Bankruptcy YTD	11,698,317	11,590,115	-0.9	11,688,757	0.9	7,493,945	-35.9	1,413,472 -24.6
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	16.91	15.29	-9.5	14.59	-4.6	12.86	-11.9	10.92 -15.1
REAL ESTATE FORECLOSURE SUMMARY								
Real Estate Loans Foreclosed YTD	4,655,897	6,074,059	30.5	4,914,037	-19.1	6,716,484	36.7	1,085,054 -83.8
Number of Real Estate Loans Foreclosed YTD	51	67	31.4	52	-22.4	42	-19.2	13 -69.0
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING								
TDR First Mortgage RE Loans	33,070,119	32,760,812	-0.9	28,952,337	-11.6	24,970,283	-13.8	24,761,296 -0.8
TDR Other RE Loans	4,601,826	4,748,110	3.2	5,601,360	18.0	5,617,964	0.3	3,595,920 -36.0
Total TDR First and Other RE Loans	37,671,945	37,508,922	-0.4	34,553,697	-7.9	30,588,247	-11.5	28,357,216 -7.3
TDR RE Loans Also Reported as Commercial Loans ²	1,747,245	622,232	-64.4	2,139,600	243.9	4,352,928	103.4	5,461,840 25.5
TDR Consumer Loans (Not Secured by RE)	15,053,722	19,408,643	28.9	20,807,539	7.2	16,368,229	-21.3	14,741,391 -9.9
TDR Commercial Loans (Not Secured by RE) ²	449,555	255,835	-43.1	136,461	-46.7	3,807,582	2,690.2	4,424,236 16.2
Total TDR First RE, Other RE, Consumer, and Commercial Loans	53,175,222	57,173,400	7.5	55,497,697	-2.9	50,764,058	-8.5	47,522,843 -6.4
Total TDR Loans to Total Loans	0.59	0.58	-1.0	0.53	-9.2	0.45	-15.4	0.42 -7.0
Total TDR Loans to Net Worth	3.73	3.77	0.9	3.38	-10.2	2.88	-14.9	2.63 -8.7
TDR portion of Allowance for Loan and Lease Losses	1,595,453	1,143,098	-28.4	849,843	-25.7	981,717	15.5	994,208 1.3
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*Amounts are year-to-date while the related %change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.								
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.								

		Indirect and Participation Lending											
Return to cover			For Charter : N/A										
06/07/2021			Count of CU : 94										
CU Name: N/A			Asset Range : N/A										
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit										
			Count of CU in Peer Group : N/A										
			Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg		
INDIRECT LOANS OUTSTANDING													
Indirect Loans - Point of Sale Arrangement			1,198,767,390	1,456,242,598	21.5	1,435,141,228	-1.4	1,581,752,823	10.2	1,627,270,702	2.9		
Indirect Loans - Outsourced Lending Relationship			920,406,947	1,018,038,569	10.6	1,107,196,339	8.8	1,051,821,277	-5.0	1,015,430,847	-3.5		
Total Outstanding Indirect Loans			2,119,174,337	2,474,281,167	16.8	2,542,337,567	2.8	2,633,574,100	3.6	2,642,701,549	0.3		
%Indirect Loans Outstanding / Total Loans			23.40	25.15	7.5	24.16	-3.9	23.15	-4.2	23.08	-0.3		
DELINQUENCY - INDIRECT LENDING ¹													
30 to 59 Days Delinquent			45,799,234	41,643,058	-9.1	42,297,470	1.6	31,257,454	-26.1	18,812,771	-39.8		
60 to 179 Days Delinquent			18,483,881	19,299,796	4.4	17,715,444	-8.2	16,714,142	-5.7	11,332,428	-32.2		
180 to 359 Days Delinquent			4,218,971	3,453,915	-18.1	2,264,978	-34.4	2,170,643	-4.2	1,949,604	-10.2		
> = 360 Days Delinquent			685,179	573,334	-16.3	228,222	-60.2	241,143	5.7	364,837	51.3		
Total Del Indirect Lns (>= 60 Days)			23,388,031	23,327,045	-0.3	20,208,644	-13.4	19,125,928	-5.4	13,646,869	-28.6		
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans			1.10	0.94	-14.6	0.79	-15.7	0.73	-8.6	0.52	-28.9		
LOAN LOSSES - INDIRECT LENDING													
* Indirect Loans Charged Off			23,018,417	25,615,797	11.3	25,132,757	-1.9	18,670,660	-25.7	4,071,695	-12.8		
* Indirect Loans Recovered			2,880,065	3,262,446	13.3	3,655,981	12.1	4,274,716	16.9	1,413,825	32.3		
* NET INDIRECT LOAN C/Os			20,138,352	22,353,351	11.0	21,476,776	-3.9	14,395,944	-33.0	2,657,870	-26.1		
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans			1.04	0.97	-6.3	0.86	-12.0	0.56	-35.0	0.40	-27.6		
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):													
Consumer			48,443,845	41,693,507	-13.9	65,286,465	56.6	98,832,555	51.4	112,168,885	13.5		
Non-Federally Guaranteed Student Loans			21,422,417	24,191,510	12.9	11,101,152	-54.1	9,317,744	-16.1	8,716,772	-6.4		
Real Estate			55,500,331	69,952,650	26.0	83,764,252	19.7	94,563,174	12.9	90,332,942	-4.5		
Commercial Loans (excluding C&D) ²			46,045,836	46,318,812	0.6	72,572,545	56.7	84,951,534	17.1	93,092,458	9.6		
Commercial Construction & Development ²			3,356,179	5,923,111	76.5	4,183,187	-29.4	15,108,866	261.2	15,783,933	4.5		
Loan Pools			80,623,655	52,417,556	-35.0	72,452,098	38.2	105,262,359	45.3	120,197,945	14.2		
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)			255,392,263	240,497,146	-5.8	309,359,699	28.6	408,036,232	31.9	440,292,935	7.9		
%Participation Loans Outstanding / Total Loans			2.82	2.44	-13.3	2.94	20.3	3.59	22.0	3.85	7.2		
* Participation Loans Purchased YTD			86,586,864	52,128,086	-39.8	134,686,404	158.4	186,016,431	38.1	61,462,666	32.2		
%Participation Loans Purchased YTD / Total Loans Granted YTD			1.97	1.09	-44.7	2.48	127.2	2.58	4.1	3.30	27.9		
PARTICIPATION LOANS SOLD:													
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)			80,673,753	114,187,481	41.5	144,411,228	26.5	150,393,854	4.1	139,253,440	-7.4		
Participation Loan Interests - Amount Retained (Outstanding)			29,138,868	34,348,609	17.9	53,097,735	54.6	63,965,806	20.5	61,843,736	-3.3		
* Participation Loans Sold YTD			45,399,323	66,569,875	46.6	74,360,468	11.7	67,125,330	-9.7	1,640,411	-90.2		
** %Participation Loans Sold YTD / Total Assets			0.34	0.48	41.1	0.49	3.5	0.37	-25.4	0.03	-90.9		
WHOLE LOANS PURCHASED AND SOLD:													
*Loans Purchased in Full from Other Financial Institutions YTD			0	1,190,986	N/A	10,926,841	817.5	8,341,675	-23.7	4,534,812	117.5		
*Loans Purchased in Full from Other Sources YTD			434,600	2,132,494	390.7	6,797,872	218.8	12,496,701	83.8	2,794,405	-10.6		
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD			0.01	0.07	602.3	0.33	369.0	0.29	-11.4	0.39	36.1		
*Loans, Excluding RE, Sold in Full YTD			0	0	N/A	0	N/A	0	N/A	0	N/A		
DELINQUENCY - PARTICIPATION LENDING ¹													
30 to 59 Days Delinquent			1,008,549	1,456,278	44.4	944,930	-35.1	3,403,924	260.2	588,649	-82.7		
60 to 179 Days Delinquent			1,098,460	1,351,924	23.1	831,321	-38.5	1,309,060	57.5	763,975	-41.6		
180 to 359 Days Delinquent			227,729	135,849	-40.3	130,510	-3.9	349,286	167.6	263,109	-24.7		
> = 360 Days Delinquent			244,193	189,915	-22.2	163,054	-13.1	193,603	18.7	366,245	89.2		
Total Del Participation Lns (>= 60 Days)			1,570,382	1,677,688	6.8	1,124,885	-33.0	1,851,949	64.6	1,393,329	-24.8		
%Participation Loans Delinquent >= 60 Days / Total Participation Loans			0.61	0.70	13.4	0.36	-47.9	0.45	24.8	0.32	-30.3		
LOAN LOSSES - PARTICIPATION LENDING													
* Participation Loans Charged Off			1,993,059	3,992,270	100.3	983,393	-75.4	1,036,524	5.4	123,444	-52.4		
* Participation Loans Recovered			75,877	83,637	10.2	157,924	88.8	158,059	0.1	37,528	-5.0		
* NET PARTICIPATION LOAN C/Os			1,917,182	3,908,633	103.9	825,469	-78.9	878,465	6.4	85,916	-60.9		
**Net Charge Offs - Participation Loans / Avg Participation Loans			0.77	1.58	104.4	0.30	-81.0	0.24	-18.4	0.08	-66.9		
*Amounts are year-to-date while the related %change ratios are annualized.													
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)													
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.													
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.													
11. IndirectAndParticipationLns													

Return to cover									
Real Estate Loan Information 1									
For Charter : N/A									
Count of CU : 94									
CU Name: N/A									
Asset Range : N/A									
Peer Group: N/A									
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A									
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	1,089,208,561	1,064,157,871	-2.3	1,202,978,018	13.0	1,543,786,462	28.3	1,556,882,004	0.8
Fixed Rate 15 years or less	509,050,012	614,043,782	20.6	570,360,405	-7.1	948,589,822	66.3	1,018,674,495	7.4
Other Fixed Rate	32,737,037	41,008,336	25.3	47,783,285	16.5	54,127,311	13.3	59,575,161	10.1
Total Fixed Rate First Mortgages	1,630,995,610	1,719,209,989	5.4	1,821,121,708	5.9	2,546,503,595	39.8	2,635,131,660	3.5
Balloon/Hybrid > 5 years	140,602,966	205,596,947	46.2	290,646,865	41.4	439,838,320	51.3	445,927,639	1.4
Balloon/Hybrid 5 years or less	469,559,446	494,192,797	5.2	561,749,320	13.7	547,699,188	-2.5	549,081,836	0.3
Total Balloon/Hybrid First Mortgages	610,162,412	699,789,744	14.7	852,396,185	21.8	987,537,508	15.9	995,009,475	0.8
Adjustable Rate First Mtgs 1 year or less	53,920,727	47,821,869	-11.3	41,404,047	-13.4	42,888,452	3.6	33,817,023	-21.2
Adjustable Rate First Mtgs >1 year	292,605,738	322,180,486	10.1	334,027,503	3.7	143,904,320	-56.9	141,297,938	-1.8
Total Adjustable First Mortgages	346,526,465	370,002,355	6.8	375,431,550	1.5	186,792,772	-50.2	175,114,961	-6.3
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,587,684,487	2,789,002,088	7.8	3,048,949,443	9.3	3,720,833,875	22.0	3,805,256,096	2.3
Other Real Estate Loans									
Closed End Fixed Rate	354,391,943	232,309,983	-34.4	297,582,385	28.1	328,447,880	10.4	323,848,730	-1.4
Closed End Adjustable Rate	53,831,801	30,878,827	-42.6	22,974,377	-25.6	19,781,037	-13.9	20,181,259	2.0
Open End Adjustable Rate (HELOC)	657,868,363	917,458,474	39.5	1,007,019,758	9.8	971,799,449	-3.5	945,117,998	-2.7
Open End Fixed Rate	11,724,241	10,190,409	-13.1	7,971,686	-21.8	6,665,427	-16.4	6,612,468	-0.8
TOTAL OTHER REAL ESTATE OUTSTANDING	1,077,816,348	1,190,837,693	10.5	1,335,548,206	12.2	1,326,693,793	-0.7	1,295,760,455	-2.3
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,665,500,835	3,979,839,781	8.6	4,384,497,649	10.2	5,047,527,668	15.1	5,101,016,551	1.1
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,771,598,576	1,924,806,936	8.6	2,111,768,573	9.7	2,986,341,915	41.4	3,081,059,299	3.2
Other RE Fixed Rate	366,116,184	242,500,392	-33.8	305,554,071	26.0	335,113,307	9.7	330,461,198	-1.4
Total Fixed Rate RE Outstanding	2,137,714,760	2,167,307,328	1.4	2,417,322,644	11.5	3,321,455,222	37.4	3,411,520,497	2.7
%(Total Fixed Rate RE/Total Assets)	15.87	15.49	-2.4	16.00	3.3	18.18	13.6	17.32	-4.7
%(Total Fixed Rate RE/Total Loans)	23.61	22.03	-6.7	22.97	4.3	29.20	27.1	29.80	2.1
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	816,085,911	864,195,152	5.9	937,180,870	8.4	734,491,960	-21.6	724,196,797	-1.4
Other RE Adj Rate	711,700,164	948,337,301	33.2	1,029,994,135	8.6	991,580,486	-3.7	965,299,257	-2.7
Total Adj Rate RE Outstanding	1,527,786,075	1,812,532,453	18.6	1,967,175,005	8.5	1,726,072,446	-12.3	1,689,496,054	-2.1
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	22,909,125	19,864,349	-13.3	26,149,653	31.6	19,458,963	-25.6	22,892,952	17.6
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	64,980,276	83,729,126	28.9	86,038,790	2.8	84,533,526	-1.7	84,080,325	-0.5
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	87,889,401	103,593,475	17.9	112,188,443	8.3	103,992,489	-7.3	106,973,277	2.9
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.65	0.74	13.4	0.74	0.3	0.57	-23.4	0.54	-4.5
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	6.17	6.82	10.6	6.84	0.2	5.90	-13.8	5.92	0.4
Outstanding Residential Construction (Excluding Commercial Purpose Loans) ¹	3,569,841	6,697,127	87.6	7,186,692	7.3	13,322,068	85.4	14,624,364	9.8
Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans	5,290,166	4,259,864	-19.5	3,782,174	-11.2	11,002,619	190.9	13,054,346	18.6
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	776,567,901	875,899,554	12.8	1,220,768,688	39.4	2,152,198,822	76.3	455,389,338	-15.4
* Fixed Rate 15 years or less	212,978,050	191,460,237	-10.1	283,594,976	48.1	902,298,540	218.2	205,668,580	-8.8
* Other Fixed Rate	7,375,384	13,060,244	77.1	22,147,017	69.6	22,036,221	-0.5	10,409,451	89.0
* Total Fixed Rate First Mortgages	996,921,335	1,080,420,035	8.4	1,526,510,681	41.3	3,076,533,583	101.5	671,467,369	-12.7
* Balloon/Hybrid > 5 years	107,136,720	122,474,189	14.3	147,015,939	20.0	133,184,097	-9.4	19,764,284	-40.6
* Balloon/Hybrid 5 years or less	114,902,910	116,481,241	1.4	165,116,440	41.8	132,619,950	-19.7	24,744,066	-25.4
* Total Balloon/Hybrid First Mortgages	222,039,630	238,955,430	7.6	312,132,379	30.6	265,804,047	-14.8	44,508,350	-33.0
* Adjustable Rate First Mtgs 1 year or less	12,313,589	14,208,310	15.4	11,258,746	-20.8	18,519,150	64.5	1,292,502	-72.1
* Adjustable Rate First Mtgs >1 year	29,245,595	28,115,426	-3.9	31,519,715	12.1	36,976,027	17.3	8,401,962	-9.1
* Total Adjustable First Mortgages	41,559,184	42,323,736	1.8	42,778,461	1.1	55,495,177	29.7	9,694,464	-30.1
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,260,520,149	1,361,699,201	8.0	1,881,421,521	38.2	3,397,832,807	80.6	725,670,183	-14.6
* Amounts are year-to-date while the related %change ratios are annualized.									
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¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

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	Other Investment Information								
Return to cover	For Charter : N/A								
06/07/2021	Count of CU : 94								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	2,569,535	2,031,060	-21.0	1,608,915	-20.8	0	-100.0	0	N/A
Total FDIC-Issued Guaranteed Notes	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other US Government Obligations	124,888,188	153,072,110	22.6	154,563,168	1.0	77,868,202	-49.6	39,699,784	-49.0
TOTAL U.S. GOVERNMENT OBLIGATIONS	127,457,723	155,103,170	21.7	156,172,083	0.7	77,868,202	-50.1	39,699,784	-49.0
Agency/GSE Debt Instruments (not backed by mortgages)	603,224,562	521,607,988	-13.5	481,524,516	-7.7	568,155,867	18.0	636,668,158	12.1
Agency/GSE Mortgage-Backed Securities	1,159,135,770	1,040,820,342	-10.2	970,573,839	-6.7	1,913,859,509	97.2	2,270,116,675	18.6
TOTAL FEDERAL AGENCY SECURITIES	1,762,360,332	1,562,428,330	-11.3	1,452,098,355	-7.1	2,482,015,376	70.9	2,906,784,833	17.1
Securities Issued by States and Political Subdivision in the U.S.	2,673,051	2,629,491	-1.6	1,660,272	-36.9	8,828,193	431.7	14,040,113	59.0
Privately Issued Mortgage-Related Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	425,901	246,402	-42.1	39,386	-84.0	30,006	-23.8	28,193	-6.0
TOTAL OTHER MORTGAGE-BACKED SECURITIES	425,901	246,402	-42.1	39,386	-84.0	30,006	-23.8	28,193	-6.0
Mutual Funds	5,133,614	4,858,599	-5.4	4,901,969	0.9	7,138,810	45.6	83,918,759	1,075.5
Common Trusts	3,524,192	3,433,659	-2.6	3,556,581	3.6	3,639,486	2.3	3,638,654	0.0
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	8,657,806	8,292,258	-4.2	8,458,550	2.0	10,778,296	27.4	87,557,413	712.3
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	457,469,685	302,498,237	-33.9	348,733,267	15.3	673,956,153	93.3	698,843,062	3.7
Commercial Mortgage Backed Securities	231,697,664	248,863,099	7.4	241,303,057	-3.0	459,896,600	90.6	504,074,453	9.6
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	3,434,984,459	3,177,831,215	-7.5	3,462,520,718	9.0	5,541,989,290	60.1	6,901,483,527	24.5
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	125,494,471	109,190,803	-13.0	156,891,558	43.7	377,611,421	140.7	548,673,768	45.3
Cash on Deposit in Other Financial Institutions	604,075,196	555,381,885	-8.1	386,712,285	-30.4	536,953,877	38.9	522,115,820	-2.8
CUSO INFORMATION									
Value of Investments in CUSO	46,887,762	41,502,091	-11.5	45,619,404	9.9	58,047,408	27.2	62,356,521	7.4
CUSO loans	300,000	9,999,994	3,233.3	6,936,811	-30.6	3,584,109	-48.3	5,383,276	50.2
Aggregate cash outlays in CUSO	22,795,773	22,593,065	-0.9	31,501,582	39.4	32,008,987	1.6	32,103,798	0.3
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	1,281,748	N/A	1,319,011	2.9	0	-100.0	1,366,160	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased	158,639,065	156,482,012	-1.4	204,814,345	30.9	266,788,142	30.3	227,528,874	-14.7
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	23	22	-4.3	21	-4.5	21	0.0	21	0.0
Approved Mortgage Seller	20	20	0.0	20	0.0	21	5.0	22	4.8
Borrowing Repurchase Agreements	0	1	N/A	1	0.0	1	0.0	1	0.0
Brokered Deposits (all deposits acquired through 3rd party)	2	4	100.0	4	0.0	4	0.0	4	0.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	2	0.0	2	0.0	2	0.0
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	32	31	-3.1	33	6.5	36	9.1	37	2.8
Charitable Donation Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	18,965,463	41,774,971	120.3	68,423,348	63.8	82,802,327	21.0	95,111,616	14.9
Other Investments	24,340,965	6,181,718	-74.6	5,718,824	-7.5	6,027,103	5.4	6,557,534	8.8
Other Assets	116,433,115	141,546,506	21.6	141,348,411	-0.1	168,694,979	19.3	176,650,836	4.7
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	159,739,543	189,503,195	18.6	215,490,583	13.7	257,524,409	19.5	278,319,986	8.1
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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									16.OtherInvInfo

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	Miscellaneous Information, Programs, Services										
Return to cover			For Charter :	N/A							
06/07/2021			Count of CU :	94							
CU Name: N/A			Asset Range :	N/A							
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
			Count of CU in Peer Group :			N/A					
			Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
MEMBERSHIP:											
Num Current Members			1,452,892	1,507,778	3.8	1,534,442	1.8	1,572,681	2.5	1,588,290	1.0
Num Potential Members			33,190,253	33,019,377	-0.5	34,552,290	4.6	35,026,197	1.4	35,096,889	0.2
% Current Members to Potential Members			4.38	4.57	4.3	4.44	-2.7	4.49	1.1	4.53	0.8
* % Membership Growth			2.64	3.78	43.3	1.77	-53.2	2.49	40.9	3.97	59.3
Total Num Savings Accts			2,739,099	2,837,355	3.6	2,880,122	1.5	2,996,342	4.0	3,032,700	1.2
EMPLOYEES:											
Num Full-Time Employees			3,779	3,966	4.9	4,115	3.8	4,243	3.1	4,247	0.1
Num Part-Time Employees			352	340	-3.4	287	-15.6	269	-6.3	252	-6.3
BRANCHES:											
Num of CU Branches			321	322	0.3	324	0.6	318	-1.9	318	0.0
Num of CUs Reporting Shared Branches			30	31	3.3	29	-6.5	29	0.0	29	0.0
Plan to add new branches or expand existing facilities			14	15	7.1	19	26.7	17	-10.5	15	-11.8
MISCELLANEOUS LOAN INFORMATION:											
***Total Amount of Loans Granted YTD			4,392,465,382	4,782,698,439	8.9	5,438,555,196	13.7	7,214,210,536	32.6	1,864,026,757	3.4
**Total Payday Alternative Loans (PAL Loans) Granted Year to Date (FCUs Only)			0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS											
(Credit Programs):											
Commercial Loans			32	32	0.0	33	3.1	34	3.0	34	0.0
Credit Builder			27	26	-3.7	26	0.0	25	-3.8	25	0.0
Debt Cancellation/Suspension			4	5	25.0	5	0.0	4	-20.0	4	0.0
Direct Financing Leases			0	0	N/A	0	N/A	1	N/A	1	0.0
Indirect Commercial Loans			8	8	0.0	8	0.0	8	0.0	8	0.0
Indirect Consumer Loans			33	32	-3.0	32	0.0	32	0.0	32	0.0
Indirect Mortgage Loans			8	11	37.5	11	0.0	11	0.0	11	0.0
Interest Only or Payment Option 1st Mortgage Loans			11	11	0.0	11	0.0	11	0.0	11	0.0
Micro Business Loans			12	12	0.0	12	0.0	13	8.3	13	0.0
Micro Consumer Loans			11	11	0.0	11	0.0	11	0.0	11	0.0
Overdraft Lines of Credit			57	55	-3.5	53	-3.6	53	0.0	53	0.0
Overdraft Protection			52	51	-1.9	50	-2.0	49	-2.0	49	0.0
Participation Loans			39	44	12.8	44	0.0	47	6.8	47	0.0
Pay Day Loans			16	16	0.0	16	0.0	14	-12.5	14	0.0
Real Estate Loans			74	69	-6.8	67	-2.9	67	0.0	67	0.0
Refund Anticipation Loans			2	2	0.0	2	0.0	1	-50.0	1	0.0
Risk Based Loans			76	73	-3.9	71	-2.7	69	-2.8	69	0.0
Share Secured Credit Cards			29	30	3.4	30	0.0	30	0.0	30	0.0
Payday Alternative Loans (PAL Loans)			0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS											
(Other Programs):											
ATM/Debit Card Program			77	77	0.0	76	-1.3	75	-1.3	75	0.0
Commercial Share Accounts			44	43	-2.3	43	0.0	42	-2.3	42	0.0
Check Cashing			60	61	1.7	61	0.0	61	0.0	61	0.0
First Time Homebuyer Program			14	16	14.3	16	0.0	17	6.3	17	0.0
Health Savings Accounts			12	13	8.3	13	0.0	13	0.0	13	0.0
Individual Development Accounts			2	3	50.0	3	0.0	3	0.0	3	0.0
In-School Branches			1	1	0.0	1	0.0	1	0.0	1	0.0
Insurance/Investment Sales			35	35	0.0	35	0.0	34	-2.9	34	0.0
International Remittances			20	20	0.0	20	0.0	21	5.0	21	0.0
Low Cost Wire Transfers			75	73	-2.7	72	-1.4	70	-2.8	71	1.4
**Number of International Remittances Originated YTD			4,162	4,461	7.2	4,250	-4.7	3,800	-10.6	1,095	15.3
MERGERS/ACQUISITIONS:											
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)			13	13	0.0	14	7.7	14	0.0	14	0.0
Adjusted Retained Earnings Obtained through Business Combinations			17,042,824	19,237,034	12.9	22,413,114	16.5	22,665,750	1.1	22,665,750	0.0
Fixed Assets - Capital & Operating Leases											
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)			33,195,608	29,249,548	-11.9	33,854,037	15.7	33,763,523	-0.3	32,574,871	-3.5
* Annualization factor; March = 4; June = 2; September =4/3; December = 1 (or no annualizing)											
** Amount is year-to-date and the related % change ratio is annualized.											
#	Means the number is too large to display in the cell									18.MiscInfoAndService	

	Information Systems & Technology								
Return to cover			For Charter :	N/A					
06/07/2021			Count of CU :	94					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally					
	Count of CU in Peer Group :				N/A				
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Mar-2021	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	54	51	-5.6	48	-5.9	42	-12.5	42	0.0
Vendor On-Line Service Bureau	44	43	-2.3	45	4.7	48	6.7	48	0.0
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	5	5	0.0	4	-20.0	4	0.0	4	0.0
Electronic Financial Services									
Home Banking Via Internet Website	81	78	-3.7	78	0.0	77	-1.3	77	0.0
Audio Response/Phone Based	56	56	0.0	55	-1.8	54	-1.8	54	0.0
Automatic Teller Machine (ATM)	74	74	0.0	74	0.0	73	-1.4	73	0.0
Kiosk	5	6	20.0	7	16.7	7	0.0	7	0.0
Mobile Banking	53	55	3.8	59	7.3	59	0.0	60	1.7
Other	4	6	50.0	6	0.0	6	0.0	8	33.3
Services Offered Electronically									
Member Application	42	42	0.0	43	2.4	43	0.0	43	0.0
New Loan	49	50	2.0	49	-2.0	50	2.0	51	2.0
Account Balance Inquiry	81	78	-3.7	79	1.3	78	-1.3	78	0.0
Share Draft Orders	62	60	-3.2	59	-1.7	58	-1.7	58	0.0
New Share Account	25	26	4.0	27	3.8	29	7.4	29	0.0
Loan Payments	75	73	-2.7	72	-1.4	72	0.0	73	1.4
Account Aggregation	17	18	5.9	17	-5.6	16	-5.9	16	0.0
Internet Access Services	33	32	-3.0	34	6.3	34	0.0	34	0.0
e-Statements	74	73	-1.4	71	-2.7	70	-1.4	70	0.0
External Account Transfers	31	35	12.9	35	0.0	37	5.7	37	0.0
View Account History	81	78	-3.7	78	0.0	77	-1.3	77	0.0
Merchandise Purchase	6	4	-33.3	3	-25.0	3	0.0	3	0.0
Merchant Processing Services	6	7	16.7	9	28.6	8	-11.1	8	0.0
Remote Deposit Capture	35	41	17.1	46	12.2	50	8.7	52	4.0
Share Account Transfers	79	76	-3.8	77	1.3	76	-1.3	76	0.0
Bill Payment	66	63	-4.5	63	0.0	63	0.0	63	0.0
Download Account History	72	69	-4.2	67	-2.9	66	-1.5	66	0.0
Electronic Cash	5	5	0.0	5	0.0	5	0.0	5	0.0
Electronic Signature Authentication/Certification	25	32	28.0	34	6.3	35	2.9	35	0.0
Mobile Payments	26	31	19.2	34	9.7	38	11.8	38	0.0
Type of World Wide Website Address									
Informational	9	8	-11.1	7	-12.5	6	-14.3	5	-16.7
Interactive	2	1	-50.0	1	0.0	1	0.0	1	0.0
Transactional	79	77	-2.5	76	-1.3	75	-1.3	76	1.3
Number of Members That Use Transactional Website	730,252	800,402	9.6	867,475	8.4	947,660	9.2	952,884	0.6
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A
Miscellaneous									
Internet Access	100	97	-3.0	95	-2.1	93	-2.1	93	0.0
									19.IS&

[Return to cover](#)

06/07/2021

CU Name: N/A

Peer Group: N/A

Graphs 1

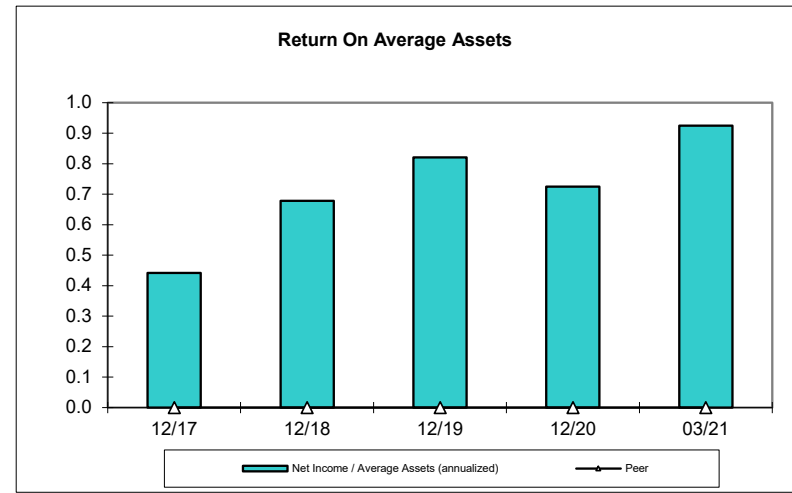
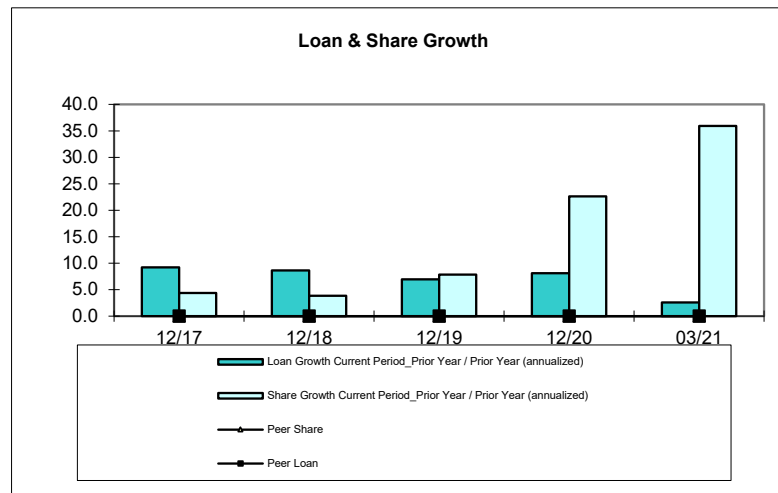
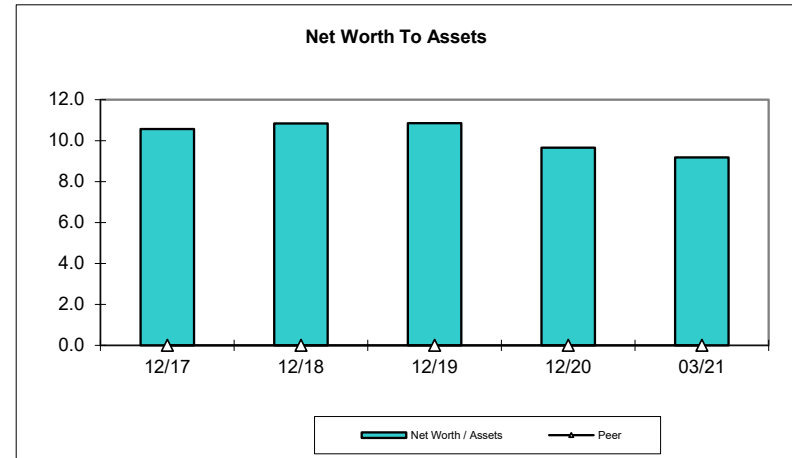
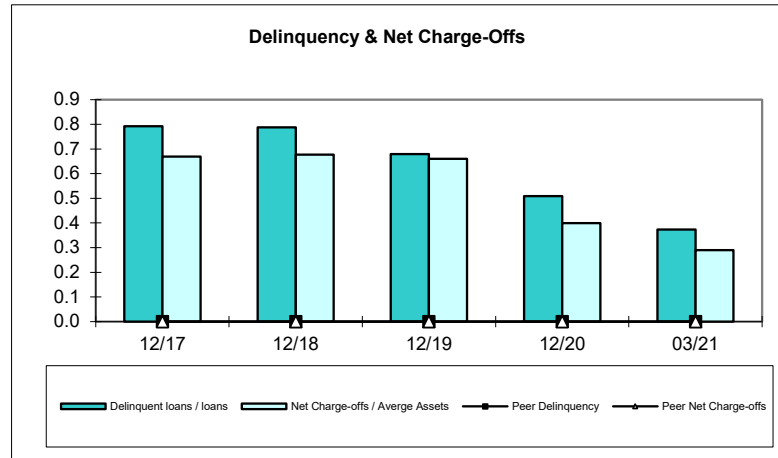
For Charter : N/A

Count of CU : 94

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[Return to cover](#)

06/07/2021

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

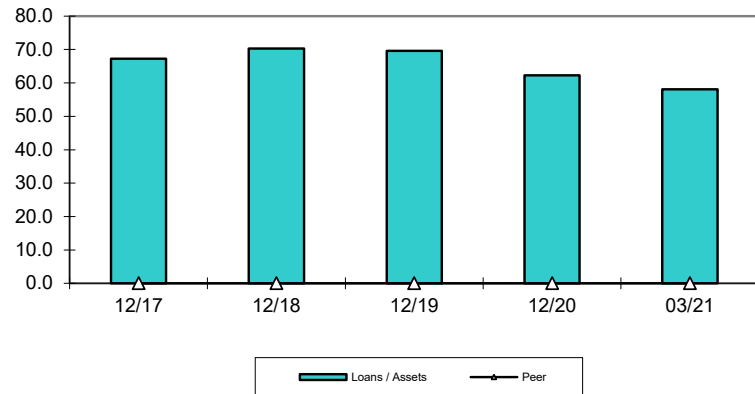
Count of CU : 94

Asset Range : N/A

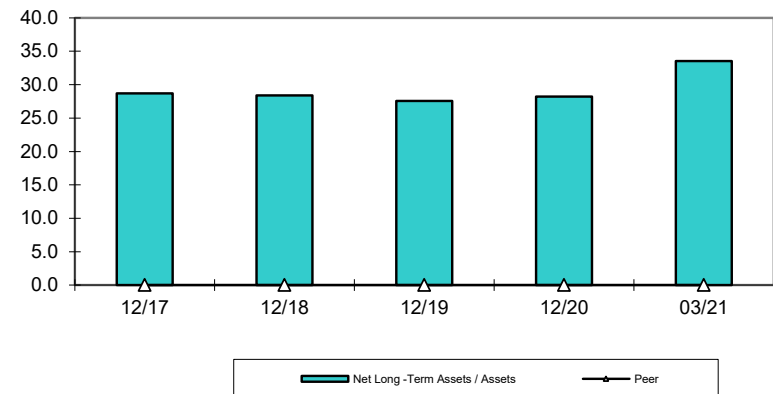
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A

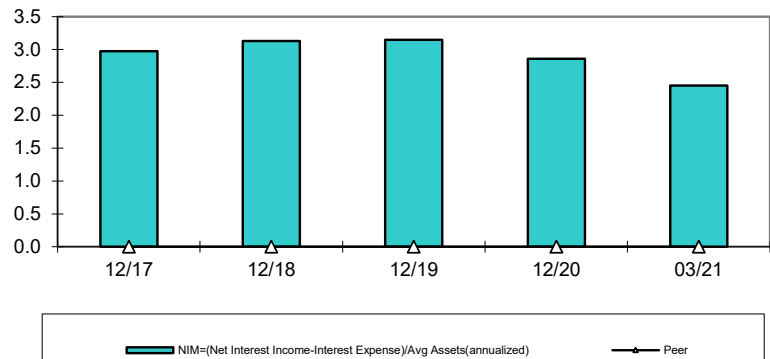
Loans To Assets



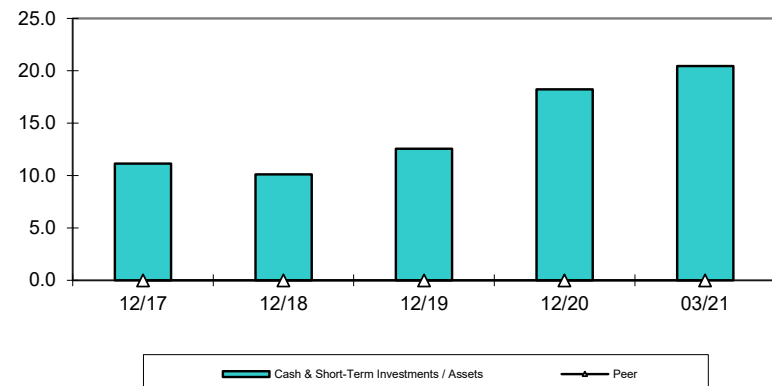
Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets



Cycle Date: June-2021
Run Date: 09/08/2021
Interval: Annual
Non-Validated

Page	Click on links below to jump to FPR contents
1	Summary Financial Information
2	Key Ratios
3	Supplemental Ratios
4	Historical Ratios
5	Assets
6	Liabilities, Shares & Equity
7	Income Statement
8	Delinquent Loan Information 1
9	Delinquent Loan Information 2
10	Loan Losses, Bankruptcy Information, & TDRs
11	Indirect & Participation Lending
12	Real Estate Loan Information 1
13	Real Estate Loan Information 2
14	Commercial Loan Information
15	Investments, Cash, & Cash Equivalents
16	Other Investment Information
17	Supplemental Share Information, Off Balance Sheet, & Borrowings
18	Miscellaneous Information, Programs, & Services
19	Information Technology
20	Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
21	Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
	Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 94
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.
Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information									
Return to cover		For Charter :	N/A							
09/08/2021		Count of CU :	94							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group :			N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg	
ASSETS:	Amount	Amount		Amount		Amount		Amount		
Cash & Equivalents	915,153,222	858,012,984	-6.2	1,150,566,834	34.1	2,315,065,382	101.2	2,696,454,009	16.5	
TOTAL INVESTMENTS	2,681,410,844	2,487,384,854	-7.2	2,486,342,544	0.0	3,480,297,690	40.0	4,167,807,678	19.8	
Loans Held for Sale	46,919,709	34,568,595	-26.3	73,318,768	112.1	103,031,142	40.5	202,952,116	97.0	
Real Estate Loans	3,665,500,835	3,979,839,781	8.6	4,384,497,649	10.2	5,047,527,668	15.1	5,165,129,355	2.3	
Unsecured Loans	858,307,592	893,334,581	4.1	909,803,034	1.8	929,747,122	2.2	898,517,329	-3.4	
Other Loans	4,532,082,913	4,966,759,526	9.6	5,228,213,613	5.3	5,398,204,228	3.3	5,629,079,555	4.3	
TOTAL LOANS	9,055,891,340	9,839,933,888	8.7	10,522,514,296	6.9	11,375,479,018	8.1	11,692,726,239	2.8	
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(79,779,017)	(82,092,040)	2.9	(74,050,628)	-9.8	(89,824,348)	21.3	(90,133,153)	0.3	
Land And Building	322,114,034	335,167,012	4.1	374,101,319	11.6	383,745,884	2.6	390,080,658	1.7	
Other Fixed Assets	53,818,227	57,381,070	6.6	63,506,315	10.7	69,564,187	9.5	67,942,129	-2.3	
NCUSIF Deposit	109,835,275	114,716,810	4.4	120,763,133	5.3	141,228,983	16.9	148,611,569	5.2	
All Other Assets	361,134,605	350,443,285	-3.0	391,113,434	11.6	495,473,774	26.7	494,715,350	-0.2	
TOTAL ASSETS	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	19,771,156,595	8.2	
LIABILITIES & CAPITAL:										
Dividends Payable	12,810,880	14,436,129	12.7	17,572,909	21.7	16,752,124	-4.7	11,827,152	-29.4	
Notes & Interest Payable	370,972,153	435,951,925	17.5	432,644,879	-0.8	445,037,247	2.9	406,667,638	-8.6	
Accounts Payable & Other Liabilities ³	229,198,273	164,036,519	-28.4	190,378,521	16.1	305,277,786	60.4	293,706,427	-3.8	
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ⁴	0	500,000	N/A	500,000	0.0	500,000	0.0	500,000	0.0	
Share Drafts	2,269,797,210	2,431,507,210	7.1	2,649,925,821	9.0	3,565,896,436	34.6	3,946,110,551	10.7	
Regular shares	3,937,724,337	4,131,668,081	4.9	4,253,585,211	3.0	5,507,377,896	29.5	6,409,752,791	16.4	
All Other Shares & Deposits	5,277,041,924	5,365,233,059	1.7	5,961,871,446	11.1	6,703,285,677	12.4	6,905,712,135	3.0	
TOTAL SHARES & DEPOSITS	11,484,563,471	11,928,408,350	3.9	12,865,382,478	7.9	15,776,560,009	22.6	17,261,575,477	9.4	
TOTAL LIABILITIES /5	612,981,306	614,924,573	0.3	13,506,478,787	2,096.4	16,544,127,166	22.5	17,974,276,694	8.6	
Regular Reserve	211,447,356	211,149,463	-0.1	211,067,646	0.0	211,172,500	0.0	211,147,636	0.0	
Other Reserves	231,738,187	242,171,197	4.5	296,780,486	22.5	328,293,660	10.6	318,146,452	-3.1	
Undivided Earnings	925,767,919	998,862,875	7.9	1,093,849,096	9.5	1,190,468,386	8.8	1,267,585,813	6.5	
TOTAL EQUITY	1,368,953,462	1,452,183,535	6.1	1,601,697,228	10.3	1,729,934,546	8.0	1,796,879,901	3.9	
TOTAL LIABILITIES, SHARES, & EQUITY	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	19,771,156,595	8.2	
INCOME & EXPENSE										
Loan Income*	401,339,528	450,307,958	12.2	502,294,791	11.5	519,062,885	3.3	256,906,133	-1.0	
Investment Income*	54,780,096	65,265,196	19.1	76,801,932	17.7	66,878,692	-12.9	22,025,506	-34.1	
Other Income*	278,240,106	299,576,098	7.7	312,500,523	4.3	360,122,977	15.2	195,319,106	8.5	
Total Employee Compensation & Benefits*	264,309,396	290,288,984	9.8	306,462,354	5.6	335,727,716	9.5	175,677,717	4.7	
NCUSIF Premiums Expense *	0	1,300	N/A	5,045	288.1	0	-100.0	1,688	N/A	
Total Other Operating Expenses*	263,880,478	288,729,525	9.4	313,095,909	8.4	334,061,762	6.7	170,470,369	2.1	
Non-interest Income & (Expense)*	-18,381,245	9,272,131	150.4	26,390,422	184.6	12,271,158	-53.5	18,226,809	197.1	
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A		
Provision for Loan/Lease Losses or Total Credit Loss Expense*	65,144,046	66,264,306	1.7	57,973,227	-12.5	59,161,317	2.0	15,015,518	-49.2	
Cost of Funds*	64,596,504	86,045,038	33.2	121,095,816	40.7	108,386,669	-10.5	43,513,902	-19.7	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM ^{*1}	58,048,061	93,093,530	60.4	N/A		N/A		N/A		
Net Income (Loss)*	58,048,061	93,092,230	60.4	119,355,317	28.2	120,998,248	1.4	87,798,360	45.1	
TOTAL CU's	103	99	-3.9	97	-2.0	94	-3.1	94	0.0	
* Income/Expense items are year-to-date while the related %change ratios are annualized.										
# Means the number is too large to display in the cell										
¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.										
³ March 2014 and forward includes "Non-Trading Derivative Liabilities."										
⁴ December 2011 and forward includes "Subordinated Debt Included in Net Worth."										
⁵ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.										
1. Summary Financial										

		Key Ratios⁷							
Return to cover		For Charter : N/A							
09/08/2021		Count of CU : 94							
Credit Union: N/A	No Of Credit Union In Peer Group : N/A								
Peer Group Number: Custom	Asset Range : N/A								
					Dec-2020			Jun-2021	
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg.**	Percentile**	Jun-2021	PEER Avg.**	Percentile**
<u>CAPITAL ADEQUACY RATIOS</u>									
Net Worth / Total Assets ⁵	10.57	10.84	10.85	9.65	N/A	N/A	9.37	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL ⁵	11.10	11.37	11.29	10.09	N/A	N/A	9.78	N/A	N/A
RBNW Requirement ⁶	546.17	519.91	499.49	474.00	N/A	N/A	488.65	N/A	N/A
GAAP Equity / Total Assets	10.17	10.38	10.60	9.47	N/A	N/A	9.09	N/A	N/A
Loss Coverage	17.10	16.06	15.13	10.91	N/A	N/A	7.52	N/A	N/A
<u>ASSET QUALITY RATIOS</u>									
Delinquent Loans / Total Loans	0.79	0.79	0.68	0.51	N/A	N/A	0.35	N/A	N/A
Delinquent Loans / Net Worth	5.04	5.11	4.36	3.28	N/A	N/A	2.20	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.67	0.68	0.66	0.40	N/A	N/A	0.28	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.50	1.50	1.36	0.93	N/A	N/A	0.64	N/A	N/A
Other Non-Performing Assets / Total Assets	0.09	0.08	0.09	0.07	N/A	N/A	0.03	N/A	N/A
<u>MANAGEMENT RATIOS</u>									
Net Worth Growth ¹	3.97	6.61	8.05	7.53	N/A	N/A	10.08	N/A	N/A
Share Growth ¹	4.37	3.86	7.85	22.63	N/A	N/A	18.83	N/A	N/A
Loan Growth ¹	9.22	8.66	6.94	8.11	N/A	N/A	5.58	N/A	N/A
Asset Growth ¹	4.91	3.93	7.95	20.95	N/A	N/A	16.38	N/A	N/A
Investment Growth ¹	-5.00	-7.46	8.86	60.02	N/A	N/A	38.76	N/A	N/A
Membership Growth ¹	2.64	3.78	1.77	2.49	N/A	N/A	2.44	N/A	N/A
<u>EARNINGS RATIOS</u>									
Net Income / Average Assets (ROAA) ¹	0.44	0.68	0.82	0.72	N/A	N/A	0.92	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.45	0.67	0.68	0.66	N/A	N/A	0.73	N/A	N/A
Operating Expenses / Average Assets ¹	4.02	4.22	4.26	4.01	N/A	N/A	3.64	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.50	0.48	0.40	0.35	N/A	N/A	0.16	N/A	N/A
<u>ASSET LIABILITY MANAGEMENT RATIOS</u>									
Est. NEV Tool Post Shock Ratio ⁴	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A	N/A	N/A,Assets>\$100M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A,Assets>\$100M	N/A	N/A	N/A,Assets>\$100M	N/A	N/A
Total Loans / Total Assets	67.25	70.31	69.65	62.25	N/A	N/A	59.14	N/A	N/A
Cash + Short-Term Investments / Assets ³	11.14	10.13	12.57	18.23	N/A	N/A	17.59	N/A	N/A
¹ Exam date ratios are annualized.									
² Exam Date Ratio is based on Net Charge Offs over the last 12 months									
³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.									
⁴ Applicable for credit unions under \$100 million.									
⁵ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.									
⁶ Applies only if total assets are greater than \$50 million and the RBNW Requirement is greater than 6% and greater than the Net Worth Ratio (NCUA regulations section 702.103).									
⁷ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.									
					2. Key Ratios				

		**Supplemental Ratios			
Return to cover		For Charter : N/A			
09/08/2021		Count of CU : 94			
CU Name: N/A		Asset Range : N/A			
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State			
	Count of CU in Peer Group : N/A				
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	Jun-2021
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.18	1.04	1.01	0.83	0.51
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	1.09	0.99	0.76	0.89	0.16
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.62	0.65	0.54	0.44	0.27
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.97	0.85	0.75	0.60	0.36
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.87	0.79	0.69	0.56	0.34
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	1.35	1.12	0.93	0.68	0.43
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	18.75	18.26	19.18	13.87	8.07
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.10	0.94	0.79	0.73	0.42
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.61	0.70	0.36	0.45	0.30
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	1.70	1.95	1.58	0.99	0.35
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	0.77	1.08	0.70	0.15	0.16
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²	79.79	89.09	100.00	0.00	7.04
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	111.16	105.86	103.54	155.17	221.40
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.58	0.80	0.70	0.34	0.31
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.54	0.79	0.64	0.74	0.56
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.95	0.69	0.46	0.28	0.23
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.22	0.38	0.34	0.37	0.29
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.18	0.10	0.16	0.03	0.02
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	12.39	12.53	10.21	13.07	11.06
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	14.70	0.00	0.00	0.00	0.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.73	1.69	1.63	0.94	0.65
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.54	0.69	0.59	0.40	0.33
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	16.91	15.29	14.59	12.86	13.31
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	2.52	2.67	2.10	1.96
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally	0.05	0.38	16.77	0.70	0.49
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.77	0.75	0.63	0.43	0.29
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.02	0.03	0.01	0.02	0.00
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.01	0.01	0.01	0.02	0.00
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.06	0.08	-0.01	0.01	0.01
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.09	0.08	0.08	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	1.24
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.04	0.97	0.86	0.56	0.36
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.77	1.58	0.30	0.24	0.08
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	0.26	0.03	0.04	0.11	0.03
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	23.40	25.15	24.16	23.15	23.16
Participation Loans Outstanding / Total Loans	2.82	2.44	2.94	3.59	4.18
Participation Loans Purchased YTD / Total Loans Granted YTD	1.97	1.09	2.48	2.58	4.33
* Participation Loans Sold YTD / Total Assets	0.34	0.48	0.49	0.37	0.05
Total Commercial Loans / Total Assets ²	2.54	2.94	3.49	3.45	3.37
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.01	0.07	0.33	0.29	0.41
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	33.22	29.33	31.78	32.34	32.86
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.87	15.49	16.00	18.18	17.62
Total Fixed Rate Real Estate / Total Loans	23.61	22.03	22.97	29.20	29.79
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.56	26.96	32.66	46.17	39.79
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	61.94	59.02	61.51	63.26	59.06
Interest Only & Payment Option First & Other RE / Total Assets	0.65	0.74	0.74	0.57	0.55
Interest Only & Payment Option First & Other RE / Net Worth	6.17	6.82	6.84	5.90	5.82
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.30	1.32	1.46	2.46	2.72
Unused Commitments / Cash & ST Investments	130.89	149.11	117.53	76.61	76.65
Complex Assets / Total Assets	21.00	21.86	21.37	22.33	22.63
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.21	35.30	35.70	34.67	33.47
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.				3. Supplemental Ratios	

		Historical Ratios ⁶							
Return to cover		For Charter : N/A							
09/08/2021		Count of CU : 94							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
Count of CU in Peer Group :		N/A			Dec-2020			Jun-2021	
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg	Percentile**	Jun-2021	PEER Avg	Percentile**
<u>CAPITAL ADEQUACY</u>									
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	N/A	N/A	0	0	N/A	N/A	0	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) ^{/5}	N/A	N/A	10.85	9.65	N/A	N/A	9.37	N/A	N/A
Solvency Evaluation (Estimated)	111.92	112.18	112.46	110.99	N/A	N/A	110.42	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.61	5.41	4.52	5.10	N/A	N/A	4.87	N/A	N/A
<u>ASSET QUALITY</u>									
* Net Charge-Offs / Average Loans	0.67	0.68	0.66	0.40	N/A	N/A	0.25	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.85	98.02	100.67	101.59	N/A	N/A	101.17	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.16	-1.86	0.21	1.16	N/A	N/A	0.18	N/A	N/A
Delinquent Loans / Assets ³	0.53	0.55	0.47	0.32	N/A	N/A	0.21	N/A	N/A
<u>EARNINGS</u>									
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	0.44	0.68	N/A	N/A	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets	5.58	5.94	6.13	5.67	N/A	N/A	4.99	N/A	N/A
* Yield on Average Loans ⁴	4.63	4.77	4.91	4.70	N/A	N/A	4.40	N/A	N/A
* Yield on Average Investments	1.55	1.97	2.31	1.49	N/A	N/A	0.72	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	2.12	2.18	2.15	2.16	N/A	N/A	2.05	N/A	N/A
* Cost of Funds / Avg. Assets	0.49	0.63	0.83	0.65	N/A	N/A	0.46	N/A	N/A
* Net Margin / Avg. Assets	5.09	5.31	5.29	5.02	N/A	N/A	4.53	N/A	N/A
* Net Interest Margin/Avg. Assets	2.98	3.13	3.15	2.86	N/A	N/A	2.48	N/A	N/A
Operating Exp./Gross Income	71.93	71.03	69.49	70.80	N/A	N/A	72.99	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹¹	3.13	3.10	3.21	2.73	N/A	N/A	2.51	N/A	N/A
* Net Operating Exp. /Avg. Assets	3.04	3.24	3.33	3.32	N/A	N/A	3.01	N/A	N/A
<u>ASSET / LIABILITY MANAGEMENT</u>									
Net Long-Term Assets / Total Assets	28.69	28.38	27.57	28.24	N/A	N/A	35.00	N/A	N/A
Reg. Shares / Total Shares & Borrowings	33.21	33.41	31.99	33.95	N/A	N/A	36.28	N/A	N/A
Total Loans / Total Shares	78.85	82.49	81.79	72.10	N/A	N/A	67.74	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.90	94.97	95.10	95.90	N/A	N/A	96.52	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	52.36	53.08	51.91	55.93	N/A	N/A	58.61	N/A	N/A
Borrowings / Total Shares & Net Worth	2.87	3.25	2.99	2.54	N/A	N/A	2.13	N/A	N/A
<u>PRODUCTIVITY</u>									
Members / Potential Members	4.38	4.57	4.44	4.49	N/A	N/A	4.54	N/A	N/A
Borrowers / Members	49.50	49.45	49.95	64.94	N/A	N/A	97.41	N/A	N/A
Members / Full-Time Empl.	367.36	364.55	360.32	359.26	N/A	N/A	364.94	N/A	N/A
Avg. Shares Per Member	\$7,905	\$7,911	\$8,384	\$10,032	N/A	N/A	\$10,844	N/A	N/A
Avg. Loan Balance	\$12,593	\$13,198	\$13,729	\$11,138	N/A	N/A	\$7,540	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$66,829	\$70,186	\$71,965	\$76,694	N/A	N/A	\$80,549	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
^{1/} For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
^{2/} Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
^{3/} The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
^{4/} Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.									

		Liabilities, Shares & Equity							
Return to cover		For Charter : N/A							
09/08/2021		Count of CU : 94							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	370,972,153	423,411,968	14.1	421,309,861	-0.5	441,208,902	4.7	402,809,881	-8.7
Borrowing Repurchase Transactions	0	12,539,957	N/A	11,335,018	-9.6	3,828,345	-66.2	3,857,757	0.8
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	0	500,000	N/A	500,000	0.0	500,000	0.0	500,000	0.0
Non-Trading Derivative Liabilities	0	166,000	N/A	526,699	217.3	2,833,549	438.0	642,657	-77.3
Accrued Dividends and Interest Payable	12,810,880	14,436,129	12.7	17,572,909	21.7	16,752,124	-4.7	11,827,152	-29.4
Accounts Payable & Other Liabilities	229,198,273	163,870,519	-28.5	189,851,822	15.9	302,444,237	59.3	293,063,770	-3.1
Allowance for Credit Losses on Off-Balance Sheet Credit Exposure	N/A	N/A		0		0	N/A	0	N/A
SHARES AND DEPOSITS									
Share Drafts	2,269,797,210	2,431,507,210	7.1	2,649,925,821	9.0	3,565,896,436	34.6	3,946,110,551	10.7
Regular Shares	3,937,724,337	4,131,668,081	4.9	4,253,585,211	3.0	5,507,377,896	29.5	6,409,752,791	16.4
Money Market Shares	2,695,264,756	2,756,387,263	2.3	2,950,187,599	7.0	3,719,331,051	26.1	3,998,977,684	7.5
Share Certificates	1,657,146,004	1,700,306,318	2.6	2,043,957,007	20.2	1,979,879,721	-3.1	1,886,651,409	-4.7
IRA/KEOGH Accounts	849,450,195	813,876,434	-4.2	838,072,010	3.0	866,138,550	3.3	870,790,774	0.5
All Other Shares ¹	39,509,264	42,956,880	8.7	50,707,289	18.0	62,857,321	24.0	76,454,577	21.6
Non-Member Deposits	35,671,705	51,706,164	45.0	78,947,541	52.7	75,079,034	-4.9	72,837,691	-3.0
TOTAL SHARES AND DEPOSITS	11,484,563,471	11,928,408,350	3.9	12,865,382,478	7.9	15,776,560,009	22.6	17,261,575,477	9.4
TOTAL LIABILITIES ⁴	612,981,306	614,924,573	0.3	13,506,478,787	2,096.4	16,544,127,166	22.5	17,974,276,694	8.6
EQUITY:									
Undivided Earnings	925,767,919	998,862,875	7.9	1,093,849,096	9.5	1,190,468,386	8.8	1,261,778,073	6.0
Regular Reserves	211,447,356	211,149,463	-0.1	211,067,646	0.0	211,172,500	0.0	211,147,636	0.0
Appropriation For Non-Conforming Investments (SCU Only)	66,018	50,795	-23.1	50,795	0.0	50,795	0.0	60,048	18.2
Other Reserves	269,821,767	288,422,581	6.9	312,528,626	8.4	339,125,714	8.5	350,901,083	3.5
Equity Acquired in Merger	15,002,815	17,259,153	15.0	20,435,233	18.4	20,687,868	1.2	20,231,614	-2.2
Miscellaneous Equity	1,188,480	1,188,831	0.0	1,180,460	-0.7	1,420,931	20.4	1,188,480	-16.4
Accumulated Unrealized G/L on AFS Securities	-21,697,137	-32,547,230	-50.0	N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	213,646	N/A	-571,964	-367.7	-1,132,233	-98.0	-330,698	70.8
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁵	N/A	N/A		3,399,942		28,247,830	730.8	5,411,986	-80.8
Other Comprehensive Income	-32,643,756	-32,416,579	0.7	-40,242,606	-24.1	-60,107,245	-49.4	-59,316,061	1.3
Net Income	0	0	N/A	0	N/A	0	N/A	5,807,740	N/A
EQUITY TOTAL	1,368,953,462	1,452,183,535	6.1	1,601,697,228	10.3	1,729,934,546	8.0	1,796,879,901	3.9
TOTAL SHARES & EQUITY	12,853,516,933	13,380,591,885	4.1	14,467,079,706	8.1	17,506,494,555	21.0	19,058,455,378	8.9
TOTAL LIABILITIES, SHARES, & EQUITY	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	19,771,156,595	8.2
NCUA INSURED SAVINGS ²									
Uninsured Shares	524,340,657	456,184,808	-13.0	583,479,989	27.9	909,231,337	55.8	969,767,830	6.7
Uninsured Non-Member Deposits	7,960,219	1,870,245	-76.5	5,526,355	195.5	5,927,271	7.3	6,336,779	6.9
Total Uninsured Shares & Deposits	532,300,876	458,055,053	-13.9	589,006,344	28.6	915,158,608	55.4	976,104,609	6.7
Insured Shares & Deposits	10,952,262,595	11,470,353,297	4.7	12,276,376,134	7.0	14,861,401,401	21.1	16,285,470,868	9.6
TOTAL NET WORTH	1,424,145,884	1,518,222,748	6.6	1,640,409,277	8.0	1,763,983,145	7.5	1,852,860,329	5.0
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHs, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² October 3, 2008 and forward, the NCUSIF coverage increased to \$250,000 for all accounts.									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									
⁴ Prior to March 2019, Total Liabilities did not include Total Shares and Deposits.									
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.									
6. LiabShEquity									

		Income Statement								
Return to cover		For Charter :	N/A							
09/08/2021		Count of CU :	94							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
	Count of CU in Peer Group :			N/A						
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg	
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans	401,814,363	450,775,175	12.2	502,842,540	11.6	519,517,351	3.3	257,053,273	-1.0	
Less Interest Refund	(474,835)	(467,217)	-1.6	(547,749)	17.2	(454,466)	-17.0	(147,140)	-35.2	
Income from Investments	54,095,830	65,265,196	20.6	74,915,789	14.8	54,634,098	-27.1	22,025,506	-19.4	
Income from Trading	684,266	0	-100.0	N/A		N/A		N/A		
Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities	N/A	N/A		1,886,143		12,244,594	549.2	N/A		
TOTAL INTEREST INCOME	456,119,624	515,573,154	13.0	579,096,723	12.3	585,941,577	1.2	278,931,639	-4.8	
INTEREST EXPENSE:										
Dividends	45,701,376	60,217,978	31.8	86,474,939	43.6	77,041,198	-10.9	30,479,391	-20.9	
Interest on Deposits	11,411,353	15,493,667	35.8	22,756,506	46.9	20,470,017	-10.0	8,036,484	-21.5	
Interest on Borrowed Money	7,483,775	10,333,393	38.1	11,864,371	14.8	10,875,454	-8.3	4,998,027	-8.1	
TOTAL INTEREST EXPENSE	64,596,504	86,045,038	33.2	121,095,816	40.7	108,386,669	-10.5	43,513,902	-19.7	
PROVISION FOR LOAN & LEASE LOSSES OR TOTAL CREDIT LOSS EXPENSE	65,144,046	66,264,306	1.7	57,973,227	-12.5	59,161,317	2.0	15,015,518	-49.2	
NET INTEREST INCOME AFTER PLL OR TOTAL CREDIT LOSS EXPENSE	326,379,074	363,263,810	11.3	400,027,680	10.1	418,393,591	4.6	220,402,219	5.4	
NON-INTEREST INCOME:										
Fee Income	127,815,428	134,379,728	5.1	135,042,523	0.5	115,954,272	-14.1	60,163,163	3.8	
Other Operating Income	150,424,678	165,196,370	9.8	177,458,000	7.4	244,168,705	37.6	135,155,943	10.7	
Gain (Loss) on Investments	-540,993	4,038,696	846.5	N/A		N/A		N/A		
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	N/A	N/A		1,860		220,311	#####	9,374,806	8,410.5	
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)	N/A	N/A		12,622,918		4,015,688	-68.2	5,081,786	153.1	
Gain (Loss) on Non-Trading Derivatives	-32,859	334	101.0	5,849,973	#####	6,564,646	12.2	4,133,558	25.9	
Gain (Loss) on Disposition of Assets	-534,749	-3,297,718	-516.7	1,800,200	154.6	-538,302	-129.9	-614,694	-128.4	
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Other Non-interest Income/(Expense)	-17,272,644	8,530,819	149.4	6,115,471	-28.3	2,008,815	-67.2	251,353	-75.0	
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL NON-INTEREST INCOME	259,858,861	308,848,229	18.9	338,890,945	9.7	372,394,135	9.9	213,545,915	14.7	
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits	264,309,396	290,288,984	9.8	306,462,354	5.6	335,727,716	9.5	175,677,717	4.7	
Travel, Conference Expense	4,638,548	5,473,314	18.0	5,769,374	5.4	4,445,052	-23.0	1,414,157	-36.4	
Office Occupancy	36,216,580	38,994,024	7.7	41,372,126	6.1	43,330,443	4.7	22,274,008	2.8	
Office Operation Expense	106,328,712	113,327,931	6.6	120,725,503	6.5	127,630,490	5.7	65,633,669	2.8	
Educational and Promotion	18,614,724	20,259,834	8.8	26,559,082	31.1	27,709,105	4.3	14,983,976	8.2	
Loan Servicing Expense	37,441,949	40,472,792	8.1	41,551,900	2.7	47,572,883	14.5	25,462,130	7.0	
Professional, Outside Service	37,649,154	43,243,927	14.9	47,027,923	8.8	51,792,528	10.1	25,946,124	0.2	
Member Insurance ¹	N/A	N/A		N/A		N/A		N/A		
Member Insurance - NCUSIF Premium ²	0	1,300	N/A	5,045	288.1	0	-100.0	1,688	N/A	
Member Insurance - Temporary Corporate CU Stabilization Fund ³	0	0	N/A	N/A		N/A		N/A		
Member Insurance - Other	179,644	131,972	-26.5	139,440	5.7	162,612	16.6	91,340	12.3	
Operating Fees	1,663,769	1,723,365	3.6	1,919,248	11.4	1,904,075	-0.8	924,637	-2.9	
Misc Operating Expense	21,147,398	25,102,366	18.7	28,031,313	11.7	29,514,574	5.3	13,740,328	-6.9	
TOTAL NON-INTEREST EXPENSE	528,189,874	579,019,809	9.6	619,563,308	7.0	669,789,478	8.1	346,149,774	3.4	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴	58,048,061	93,093,530	60.4	N/A		N/A		N/A		
NET INCOME (LOSS)	58,048,061	93,092,230	60.4	119,355,317	28.2	120,998,248	1.4	87,798,360	45.1	
RESERVE TRANSFERS:										
Transfer to Regular Reserve	186,662	939,340	403.2	484,677	-48.4	279,310	-42.4	120,473	-13.7	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
² For December 2010 forward, this account includes only NCUSIF Premium Expense.										
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										7. IncE

	Delinquent Loan Information 1								
Return to cover			For Charter :	N/A					
09/08/2021			Count of CU :	94					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State					
			Count of CU in Peer Group :	N/A					
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹									
Amount of Loans in Non-Accrual Status	N/A	N/A		80,572,848		31,816,809	-60.5	41,194,235	29.5
30 to 59 Days Delinquent	128,932,520	117,049,704	-9.2	124,061,856	6.0	84,157,272	-32.2	55,445,696	-34.1
60 to 179 Days Delinquent	54,066,920	61,384,395	13.5	54,830,599	-10.7	45,224,957	-17.5	27,988,635	-38.1
180 to 359 Days Delinquent	13,194,080	10,319,086	-21.8	11,247,026	9.0	7,652,710	-32.0	7,109,683	-7.1
> = 360 Days Delinquent	4,505,673	5,844,932	29.7	5,439,618	-6.9	5,011,554	-7.9	5,612,514	12.0
Total Del Loans - All Types (> = 60 Days)	71,766,673	77,548,413	8.1	71,517,243	-7.8	57,889,221	-19.1	40,710,832	-29.7
% Delinquent Loans / Total Loans	0.79	0.79	-0.6	0.68	-13.8	0.51	-25.1	0.35	-31.6
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	8,215,421	4,937,969	-39.9	4,452,833	-9.8	3,293,500	-26.0	2,350,661	-28.6
60 to 179 Days Delinquent	4,911,730	4,451,553	-9.4	4,396,823	-1.2	3,334,923	-24.2	1,819,427	-45.4
180 to 359 Days Delinquent	453,143	392,039	-13.5	300,278	-23.4	151,295	-49.6	126,570	-16.3
> = 360 Days Delinquent	19,786	14,657	-25.9	88,309	502.5	91,674	3.8	77,306	-15.7
Total Del Credit Card Lns (> = 60 Days)	5,384,659	4,858,249	-9.8	4,785,410	-1.5	3,577,892	-25.2	2,023,303	-43.4
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.18	1.04	-12.2	1.01	-2.7	0.83	-17.6	0.51	-39.3
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del PAL Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	623,289	721,294	15.7	345,615	-52.1	320,685	-7.2	400,953	25.0
60 to 179 Days Delinquent	523,893	539,953	3.1	352,621	-34.7	404,847	14.8	58,598	-85.5
180 to 359 Days Delinquent	54,385	1,680	-96.9	10,145	503.9	0	-100.0	10,602	N/A
> = 360 Days Delinquent	19,548	18,338	-6.2	0	-100.0	0	N/A	0	N/A
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	597,826	559,971	-6.3	362,766	-35.2	404,847	11.6	69,200	-82.9
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	1.09	0.99	-10.0	0.76	-23.2	0.89	18.1	0.16	-82.0
New Vehicle Loans									
30 to 59 Days Delinquent	16,110,931	17,144,506	6.4	16,255,880	-5.2	10,768,591	-33.8	7,762,928	-27.9
60 to 179 Days Delinquent	6,410,859	7,710,929	20.3	6,903,799	-10.5	5,367,942	-22.2	3,027,769	-43.6
180 to 359 Days Delinquent	936,510	1,164,607	24.4	744,085	-36.1	612,624	-17.7	639,897	4.5
> = 360 Days Delinquent	230,330	245,922	6.8	124,105	-49.5	162,067	30.6	145,600	-10.2
Total Del New Vehicle Lns (> = 60 Days)	7,577,699	9,121,458	20.4	7,771,989	-14.8	6,142,633	-21.0	3,813,266	-37.9
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.62	0.65	4.2	0.54	-16.0	0.44	-18.7	0.27	-39.0
Used Vehicle Loans									
30 to 59 Days Delinquent	51,920,810	45,905,226	-11.6	46,596,833	1.5	34,582,296	-25.8	24,820,369	-28.2
60 to 179 Days Delinquent	21,671,087	20,735,621	-4.3	21,111,749	1.8	17,601,113	-16.6	10,701,527	-39.2
180 to 359 Days Delinquent	5,223,709	4,819,628	-7.7	3,214,353	-33.3	2,828,918	-12.0	2,025,186	-28.4
> = 360 Days Delinquent	1,027,184	820,952	-20.1	359,953	-56.2	561,285	55.9	475,248	-15.3
Total Del Used Vehicle Lns (> = 60 Days)	27,921,980	26,376,201	-5.5	24,686,055	-6.4	20,991,316	-15.0	13,201,961	-37.1
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.97	0.85	-12.4	0.75	-12.3	0.60	-19.1	0.36	-40.2
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans									
	0.87	0.79	-9.2	0.69	-13.0	0.56	-18.6	0.34	-39.8
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans ²									
30 to 59 Days Delinquent	8,495,874	8,344,958	-1.8	10,487,289	25.7	7,880,216	-24.9	3,919,632	-50.3
60 to 179 Days Delinquent	7,341,415	7,803,444	6.3	6,602,037	-15.4	5,798,716	-12.2	2,878,081	-50.4
180 to 359 Days Delinquent	2,431,523	924,518	-62.0	1,086,761	17.5	705,860	-35.0	1,198,444	69.8
> = 360 Days Delinquent	815,264	502,060	-38.4	467,575	-6.9	166,590	-64.4	259,578	55.8
Total Del All Other Loans (> = 60 Days)	10,588,202	9,230,022	-12.8	8,156,373	-11.6	6,671,166	-18.2	4,336,103	-35.0
%All Other Loans >= 60 Days / Total All Other Loans	1.35	1.12	-17.0	0.93	-16.9	0.68	-27.1	0.43	-36.7
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.							8 Delinquent Loan Information 1		

Return to cover	Delinquent Loan Information 2								
09/08/2021	For Charter : N/A								
CU Name: N/A	Count of CU : 94								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg
DELINQUENT LOANS BY CATEGORY ¹									
ALL REAL ESTATE LOANS									
30 to 59 Days Delinquent	43,566,195	39,995,751	-8.2	45,923,406	14.8	27,311,984	-40.5	16,191,153	-40.7
60 to 179 Days Delinquent	13,207,936	20,142,895	52.5	15,463,570	-23.2	12,717,416	-17.8	9,503,233	-25.3
180 to 359 Days Delinquent	4,094,810	3,016,614	-26.3	5,891,404	95.3	3,354,013	-43.1	3,108,984	-7.3
> = 360 Days Delinquent	2,393,561	4,243,003	77.3	4,399,676	3.7	4,029,938	-8.4	4,654,782	15.5
Total Del Real Estate Loans (> = 60 Days)	19,696,307	27,402,512	39.1	25,754,650	-6.0	20,101,367	-22.0	17,266,999	-14.1
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	1.73	1.69	-1.9	1.63	-3.5	0.94	-42.5	0.65	-31.0
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.54	0.69	28.1	0.59	-14.7	0.40	-32.2	0.33	-16.1
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	21,722,723	18,918,175	-12.9	24,348,405	28.7	12,088,818	-50.4	8,840,520	-26.9
60 to 179 Days Delinquent	6,224,895	10,200,029	63.9	8,155,939	-20.0	6,409,520	-21.4	5,010,569	-21.8
180 to 359 Days Delinquent	2,208,221	2,285,381	3.5	4,232,449	85.2	1,608,062	-62.0	2,151,071	33.8
> = 360 Days Delinquent	1,818,660	2,844,356	56.4	2,396,453	-15.7	2,094,884	-12.6	2,525,454	20.6
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	10,251,776	15,329,766	49.5	14,784,841	-3.6	10,112,466	-31.6	9,687,094	-4.2
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	0.58	0.80	37.6	0.70	-12.1	0.34	-51.6	0.31	-9.5
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	14,656,618	13,752,148	-6.2	13,928,741	1.3	11,423,225	-18.0	4,928,299	-56.9
60 to 179 Days Delinquent	3,289,141	5,586,531	69.8	3,946,712	-29.4	3,374,912	-14.5	2,543,083	-24.6
180 to 359 Days Delinquent	1,028,961	285,171	-72.3	700,678	145.7	843,182	20.3	200,617	-76.2
> = 360 Days Delinquent	128,960	926,779	618.7	1,380,438	49.0	1,223,107	-11.4	1,305,369	6.7
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	4,447,062	6,798,481	52.9	6,027,828	-11.3	5,441,201	-9.7	4,049,069	-25.6
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.54	0.79	44.4	0.64	-18.2	0.74	15.2	0.56	-23.8
Other Real Estate Fixed Rate/Hybrid/Balloon									
30 to 59 Days Delinquent	3,013,392	2,011,967	-33.2	1,880,086	-6.6	1,010,862	-46.2	319,349	-68.4
60 to 179 Days Delinquent	2,622,741	1,222,044	-53.4	879,658	-28.0	321,240	-63.5	171,170	-46.7
180 to 359 Days Delinquent	510,509	83,489	-83.6	349,436	318.5	259,203	-25.8	80,425	-69.0
> = 360 Days Delinquent	328,584	365,590	11.3	182,090	-50.2	345,791	89.9	500,814	44.8
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	3,461,834	1,671,123	-51.7	1,411,184	-15.6	926,234	-34.4	752,409	-18.8
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.95	0.69	-27.1	0.46	-33.0	0.28	-40.2	0.23	-15.6
Other Real Estate Adjustable Rate									
30 to 59 Days Delinquent	4,173,462	5,313,461	27.3	5,766,174	8.5	2,789,079	-51.6	2,102,985	-24.6
60 to 179 Days Delinquent	1,071,159	3,134,291	192.6	2,481,261	-20.8	2,611,744	5.3	1,778,411	-31.9
180 to 359 Days Delinquent	347,119	362,573	4.5	608,841	67.9	643,566	5.7	676,871	5.2
> = 360 Days Delinquent	117,357	106,278	-9.4	440,695	314.7	366,156	-16.9	323,145	-11.7
Total Del Other RE Adj Rate Lns (> = 60 Days)	1,535,635	3,603,142	134.6	3,530,797	-2.0	3,621,466	2.6	2,778,427	-23.3
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.22	0.38	76.1	0.34	-9.8	0.37	6.5	0.29	-21.1
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED ²									
Member Commercial Loans Secured By RE									
30 to 59 Days Delinquent	2,903,581	3,466,825	19.4	4,245,552	22.5	5,265,676	24.0	1,126,950	-78.6
60 to 179 Days Delinquent	2,172,901	3,580,664	64.8	777,477	-78.3	470,914	-39.4	919,311	95.2
180 to 359 Days Delinquent	0	449,549	N/A	2,598,528	478.0	224,153	-91.4	12,690	-94.3
> = 360 Days Delinquent	0	19,977	N/A	0	-100.0	140,132	N/A	142,637	1.8
Total Del Member Commercial Loans Secured by RE (> = 60 Days)	2,172,901	4,050,190	86.4	3,376,005	-16.6	835,199	-75.3	1,074,638	28.7
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans Secured by RE	0.78	1.21	54.6	0.80	-34.2	0.17	-78.4	0.21	23.2
Member Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	297,415	127,751	-57.0	436,177	241.4	70,254	-83.9	111,683	59.0
60 to 179 Days Delinquent	117,100	152,122	29.9	160,478	5.5	79,329	-50.6	15,507	-80.5
180 to 359 Days Delinquent	16,918	0	-100.0	5,651	N/A	24,968	341.8	0	-100.0
> = 360 Days Delinquent	312,344	227,924	-27.0	136,461	-40.1	0	-100.0	0	N/A
Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)	446,362	380,046	-14.9	302,590	-20.4	104,297	-65.5	15,507	-85.1
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE	1.53	1.18	-23.2	0.60	-49.0	0.20	-66.8	0.03	-85.3
NonMember Commercial Loans Secured By RE									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans Secured by RE	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
NonMember Commercial Loans NOT Secured By RE									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured	0	0	N/A	0	N/A	0	N/A	0	N/A
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
# Means the number is too large to display in the cell									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									
9. Delinquent Loan Information 2									

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover			For Charter :	N/A					
09/08/2021			Count of CU :	94					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
			Count of CU in Peer Group :	N/A					
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	69,195,377	75,781,423	9.5	80,104,803	5.7	58,273,689	-27.3	23,209,837	-20.3
* Total Loans Recovered	11,165,036	11,763,659	5.4	12,868,486	9.4	14,543,545	13.0	8,706,715	19.7
* NET CHARGE OFFS (\$\$)	58,030,341	64,017,764	10.3	67,236,317	5.0	43,730,144	-35.0	14,503,122	-33.7
**%Net Charge-Offs / Average Loans	0.67	0.68	1.3	0.66	-2.5	0.40	-39.5	0.25	-37.0
Total Del Loans & *Net Charge-Offs ¹	129,797,014	141,566,177	9.1	138,753,560	-2.0	101,619,365	-26.8	55,213,954	-45.7
Combined Delinquency and Net Charge Off Ratio ¹	1.46	1.47	0.3	1.34	-8.6	0.91	-32.2	0.60	-34.0
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	12,725,096	13,677,740	7.5	14,947,985	9.3	11,877,492	-20.5	5,463,108	-8.0
* Unsecured Credit Card Lns Recovered	2,077,555	2,060,757	-0.8	2,392,491	16.1	2,383,215	-0.4	1,394,352	17.0
* NET UNSECURED CREDIT CARD C/Os	10,647,541	11,616,983	9.1	12,555,494	8.1	9,494,277	-24.4	4,068,756	-14.3
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	2.52	6.9	2.67	6.0	2.10	-21.2	1.96	-6.7
* Non-Federally Guaranteed Student Loans Charged Off	32,003	217,007	578.1	8,799,744	3,955.1	375,349	-95.7	116,674	-37.8
* Non-Federally Guaranteed Student Loans Recovered	3,374	6,899	104.5	17,200	149.3	47,181	174.3	8,958	-62.0
* Net Non-Federally Guaranteed Student Loans C/Os	28,629	210,108	633.9	8,782,544	4,080.0	328,168	-96.3	107,716	-34.4
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	0.05	0.38	597.3	16.77	4,346.6	0.70	-95.8	0.49	-30.7
* Total 1st Mortgage RE Loan/LOCs Charged Off	936,499	306,579	-67.3	376,460	22.8	714,126	89.7	42,149	-88.2
* Total 1st Mortgage RE Loans/LOCs Recovered	675,834	67,765	-90.0	59,740	-11.8	60,583	1.4	136,731	351.4
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	260,665	238,814	-8.4	316,720	32.6	653,543	106.3	-94,582	-128.9
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.01	0.01	-14.2	0.01	22.1	0.02	77.9	0.00	-125.8
* Total Other RE Loans/LOCs Charged Off	1,135,361	1,540,353	35.7	708,413	-54.0	496,445	-29.9	316,858	27.7
* Total Other RE Loans/LOCs Recovered	574,514	596,991	3.9	810,947	35.8	406,308	-49.9	249,315	22.7
* NET OTHER RE LOANS/LOCs C/Os	560,847	943,362	68.2	-102,534	-110.9	90,137	187.9	67,543	49.9
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.06	0.08	50.9	-0.01	-109.8	0.01	183.4	0.01	52.6
* Total Real Estate Loans Charged Off	2,071,860	1,846,932	-10.9	1,084,873	-41.3	1,210,571	11.6	359,007	-40.7
* Total Real Estate Lns Recovered	1,250,348	664,756	-46.8	870,687	31.0	466,891	-46.4	386,046	65.4
* NET Total Real Estate Loan C/Os	821,512	1,182,176	43.9	214,186	-81.9	743,680	247.2	-27,039	-107.3
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.02	0.03	33.1	0.01	-83.4	0.02	207.9	0.00	-106.7
* Total TDR 1st & Other Real Estate Lns Charged Off	281,000	109,485	-61.0	148,302	35.5	9,732	-93.4	21,535	342.6
* Total TDR 1st & Other Real Estate Lns Recovered	3,888	219	-94.4	2,565	1,071.2	6,015	134.5	3,281	9.1
*NET TDR Real Estate C/Os	277,112	109,266	-60.6	145,737	33.4	3,717	-97.4	18,254	882.2
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	0.67	0.29	-56.9	0.40	39.1	0.01	-97.2	0.13	1,014.4
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	4,252	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	1,148	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	3,104	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	1.24	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	2,132	1,844	-13.5	1,864	1.1	1,493	-19.9	552	-63.0
Number of Members Who Filed Chapter 13 YTD	2,496	1,340	-46.3	1,556	16.1	831	-46.6	447	-46.2
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	2	24	1,100.0	6	-75.0	4	-33.3	0	-100.0
Total Number of Members Who Filed Bankruptcy YTD	4,630	3,208	-30.7	3,426	6.8	2,328	-32.0	999	-57.1
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	51,178,167	40,087,290	-21.7	37,095,478	-7.5	26,561,835	-28.4	11,767,366	-55.7
* All Loans Charged Off due to Bankruptcy YTD	11,698,317	11,590,115	-0.9	11,688,757	0.9	7,493,945	-35.9	3,088,442	-17.6
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	16.91	15.29	-9.5	14.59	-4.6	12.86	-11.9	13.31	3.5
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	4,655,897	6,074,059	30.5	4,914,037	-19.1	6,716,484	36.7	1,208,165	-82.0
Number of Real Estate Loans Foreclosed YTD	51	67	31.4	52	-22.4	42	-19.2	13	-69.0
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	33,070,119	32,760,812	-0.9	28,952,337	-11.6	24,970,283	-13.8	23,912,014	-4.2
TDR Other RE Loans	4,601,826	4,748,110	3.2	5,601,360	18.0	5,617,964	0.3	2,912,220	-48.2
Total TDR First and Other RE Loans	37,671,945	37,508,922	-0.4	34,553,697	-7.9	30,588,247	-11.5	26,824,234	-12.3
TDR RE Loans Also Reported as Commercial Loans ²	1,747,245	622,232	-64.4	2,139,600	243.9	4,352,928	103.4	5,954,602	36.8
TDR Consumer Loans (Not Secured by RE)	15,053,722	19,408,643	28.9	20,807,539	7.2	16,368,229	-21.3	13,828,448	-15.5
TDR Commercial Loans (Not Secured by RE) ²	449,555	255,835	-43.1	136,461	-46.7	3,807,582	2,690.2	3,964,838	4.1
Total TDR First RE, Other RE, Consumer, and Commercial Loans	53,175,222	57,173,400	7.5	55,497,697	-2.9	50,764,058	-8.5	44,617,520	-12.1
Total TDR Loans to Total Loans	0.59	0.58	-1.0	0.53	-9.2	0.45	-15.4	0.38	-14.5
Total TDR Loans to Net Worth	3.73	3.77	0.9	3.38	-10.2	2.88	-14.9	2.41	-16.3
TDR portion of Allowance for Loan and Lease Losses	1,595,453	1,143,098	-28.4	849,843	-25.7	981,717	15.5	911,817	-7.1
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*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.						10. Loan Losses, Bankruptcy Information, & TDRs			

	Indirect and Participation Lending								
Return to cover			For Charter :	N/A					
09/08/2021			Count of CU :	94					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union					
			Count of CU in Peer Group :	N/A					
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	1,198,767,390	1,456,242,598	21.5	1,435,141,228	-1.4	1,581,752,823	10.2	1,718,828,361	8.7
Indirect Loans - Outsourced Lending Relationship	920,406,947	1,018,038,569	10.6	1,107,196,339	8.8	1,051,821,277	-5.0	988,918,816	-6.0
Total Outstanding Indirect Loans	2,119,174,337	2,474,281,167	16.8	2,542,337,567	2.8	2,633,574,100	3.6	2,707,747,177	2.8
%Indirect Loans Outstanding / Total Loans	23.40	25.15	7.5	24.16	-3.9	23.15	-4.2	23.16	0.0
DELINQUENCY - INDIRECT LENDING ¹									
30 to 59 Days Delinquent	45,799,234	41,643,058	-9.1	42,297,470	1.6	31,257,454	-26.1	23,308,669	-25.4
60 to 179 Days Delinquent	18,483,881	19,299,796	4.4	17,715,444	-8.2	16,714,142	-5.7	9,249,091	-44.7
180 to 359 Days Delinquent	4,218,971	3,453,915	-18.1	2,264,978	-34.4	2,170,643	-4.2	1,789,784	-17.5
> = 360 Days Delinquent	685,179	573,334	-16.3	228,222	-60.2	241,143	5.7	272,872	13.2
Total Del Indirect Lns (>= 60 Days)	23,388,031	23,327,045	-0.3	20,208,644	-13.4	19,125,928	-5.4	11,311,747	-40.9
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.10	0.94	-14.6	0.79	-15.7	0.73	-8.6	0.42	-42.5
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	23,018,417	25,615,797	11.3	25,132,757	-1.9	18,670,660	-25.7	7,254,426	-22.3
* Indirect Loans Recovered	2,880,065	3,262,446	13.3	3,655,981	12.1	4,274,716	16.9	2,429,306	13.7
* NET INDIRECT LOAN C/Os	20,138,352	22,353,351	11.0	21,476,776	-3.9	14,395,944	-33.0	4,825,120	-33.0
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.04	0.97	-6.3	0.86	-12.0	0.56	-35.0	0.36	-35.0
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	48,443,845	41,693,507	-13.9	65,286,465	56.6	98,832,555	51.4	143,915,618	45.6
Non-Federally Guaranteed Student Loans	21,422,417	24,191,510	12.9	11,101,152	-54.1	9,317,744	-16.1	8,229,099	-11.7
Real Estate	55,500,331	69,952,650	26.0	83,764,252	19.7	94,563,174	12.9	87,197,165	-7.8
Commercial Loans (excluding C&D) ²	46,045,836	46,318,812	0.6	72,572,545	56.7	84,951,534	17.1	102,106,558	20.2
Commercial Construction & Development ²	3,356,179	5,923,111	76.5	4,183,187	-29.4	15,108,866	261.2	13,364,250	-11.5
Loan Pools	80,623,655	52,417,556	-35.0	72,452,098	38.2	105,262,359	45.3	133,438,593	26.8
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	255,392,263	240,497,146	-5.8	309,359,699	28.6	408,036,232	31.9	488,251,283	19.7
%Participation Loans Outstanding / Total Loans	2.82	2.44	-13.3	2.94	20.3	3.59	22.0	4.18	16.4
* Participation Loans Purchased YTD	86,586,864	52,128,086	-39.8	134,686,404	158.4	186,016,431	38.1	154,711,166	66.3
%Participation Loans Purchased YTD / Total Loans Granted YTD	1.97	1.09	-44.7	2.48	127.2	2.58	4.1	4.33	67.8
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	80,673,753	114,187,481	41.5	144,411,228	26.5	150,393,854	4.1	127,104,803	-15.5
Participation Loan Interests - Amount Retained (Outstanding)	29,138,868	34,348,609	17.9	53,097,735	54.6	63,965,806	20.5	60,997,362	-4.6
* Participation Loans Sold YTD	45,399,323	66,569,875	46.6	74,360,468	11.7	67,125,330	-9.7	4,924,009	-85.3
** %Participation Loans Sold YTD / Total Assets	0.34	0.48	41.1	0.49	3.5	0.37	-25.4	0.05	-86.4
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	0	1,190,986	N/A	10,926,841	817.5	8,341,675	-23.7	6,645,922	59.3
*Loans Purchased in Full from Other Sources YTD	434,600	2,132,494	390.7	6,797,872	218.8	12,496,701	83.8	8,017,325	28.3
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.01	0.07	602.3	0.33	369.0	0.29	-11.4	0.41	42.0
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING ¹									
30 to 59 Days Delinquent	1,008,549	1,456,278	44.4	944,930	-35.1	3,403,924	260.2	649,878	-80.9
60 to 179 Days Delinquent	1,098,460	1,351,924	23.1	831,321	-38.5	1,309,060	57.5	565,898	-56.8
180 to 359 Days Delinquent	227,729	135,849	-40.3	130,510	-3.9	349,286	167.6	545,505	56.2
> = 360 Days Delinquent	244,193	189,915	-22.2	163,054	-14.1	193,603	18.7	345,721	78.6
Total Del Participation Lns (>= 60 Days)	1,570,382	1,677,688	6.8	1,124,885	-33.0	1,851,949	64.6	1,457,124	-21.3
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.61	0.70	13.4	0.36	-47.9	0.45	24.8	0.30	-34.2
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	1,993,059	3,992,270	100.3	983,393	-75.4	1,036,524	5.4	284,792	-45.0
* Participation Loans Recovered	75,877	83,637	10.2	157,924	88.8	158,059	0.1	100,948	27.7
* NET PARTICIPATION LOAN C/Os	1,917,182	3,908,633	103.9	825,469	-78.9	878,465	6.4	183,844	-58.1
**%Net Charge Offs - Participation Loans / Avg Participation Loans	0.77	1.58	104.4	0.30	-81.0	0.24	-18.4	0.08	-66.5
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
# Means the number is too large to display in the cell									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.							11. IndirectAndParticipationLns		

	Real Estate Loan Information 1								
Return to cover		For Charter :	N/A						
09/08/2021		Count of CU :	94						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group :								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	1,089,208,561	1,064,157,871	-2.3	1,202,978,018	13.0	1,543,786,462	28.3	1,609,589,463	4.3
Fixed Rate 15 years or less	509,050,012	614,043,782	20.6	570,360,405	-7.1	948,589,822	66.3	1,055,072,584	11.2
Other Fixed Rate	32,737,037	41,008,336	25.3	47,783,285	16.5	54,127,311	13.3	66,242,550	22.4
Total Fixed Rate First Mortgages	1,630,995,610	1,719,209,989	5.4	1,821,121,708	5.9	2,546,503,595	39.8	2,730,904,597	7.2
Balloon/Hybrid > 5 years	140,602,966	205,596,947	46.2	290,646,865	41.4	439,838,320	51.3	430,065,364	-2.2
Balloon/Hybrid 5 years or less	469,559,446	494,192,797	5.2	561,749,320	13.7	547,699,188	-2.5	542,079,360	-1.0
Total Balloon/Hybrid First Mortgages	610,162,412	699,789,744	14.7	852,396,185	21.8	987,537,508	15.9	972,144,724	-1.6
Adjustable Rate First Mtgs 1 year or less	53,920,727	47,821,869	-11.3	41,404,047	-13.4	42,888,452	3.6	33,529,812	-21.8
Adjustable Rate First Mtgs >1 year	292,605,738	322,180,486	10.1	334,027,503	3.7	143,904,320	-56.9	141,483,447	-1.7
Total Adjustable First Mortgages	346,526,465	370,002,355	6.8	375,431,550	1.5	186,792,772	-50.2	175,013,259	-6.3
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,587,684,487	2,789,002,088	7.8	3,048,949,443	9.3	3,720,833,875	22.0	3,878,062,580	4.2
Other Real Estate Loans									
Closed End Fixed Rate	354,391,943	232,309,983	-34.4	297,582,385	28.1	328,447,880	10.4	316,914,433	-3.5
Closed End Adjustable Rate	53,831,801	30,878,827	-42.6	22,974,377	-25.6	19,781,037	-13.9	20,484,670	3.6
Open End Adjustable Rate (HELOC)	657,868,363	917,458,474	39.5	1,007,019,758	9.8	971,799,449	-3.5	944,148,381	-2.8
Open End Fixed Rate	11,724,241	10,190,409	-13.1	7,971,686	-21.8	6,665,427	-16.4	5,519,291	-17.2
TOTAL OTHER REAL ESTATE OUTSTANDING	1,077,816,348	1,190,837,693	10.5	1,335,548,206	12.2	1,326,693,793	-0.7	1,287,066,775	-3.0
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,665,500,835	3,979,839,781	8.6	4,384,497,649	10.2	5,047,527,668	15.1	5,165,129,355	2.3
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,771,598,576	1,924,806,936	8.6	2,111,768,573	9.7	2,986,341,915	41.4	3,160,969,961	5.8
Other RE Fixed Rate	366,116,184	242,500,392	-33.8	305,554,071	26.0	335,113,307	9.7	322,433,724	-3.8
Total Fixed Rate RE Outstanding	2,137,714,760	2,167,307,328	1.4	2,417,322,644	11.5	3,321,455,222	37.4	3,483,403,685	4.9
%(Total Fixed Rate RE/Total Assets)	15.87	15.49	-2.4	16.00	3.3	18.18	13.6	17.62	-3.1
%(Total Fixed Rate RE/Total Loans)	23.61	22.03	-6.7	22.97	4.3	29.20	27.1	29.79	2.0
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	816,085,911	864,195,152	5.9	937,180,870	8.4	734,491,960	-21.6	717,092,619	-2.4
Other RE Adj Rate	711,700,164	948,337,301	33.2	1,029,994,135	8.6	991,580,486	-3.7	964,633,051	-2.7
Total Adj Rate RE Outstanding	1,527,786,075	1,812,532,453	18.6	1,967,175,005	8.5	1,726,072,446	-12.3	1,681,725,670	-2.6
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	22,909,125	19,864,349	-13.3	26,149,653	31.6	19,458,963	-25.6	20,712,921	6.4
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	64,980,276	83,729,126	28.9	86,038,790	2.8	84,533,526	-1.7	87,092,438	3.0
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	87,889,401	103,593,475	17.9	112,188,443	8.3	103,992,489	-7.3	107,805,359	3.7
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.65	0.74	13.4	0.74	0.3	0.57	-23.4	0.55	-4.2
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	6.17	6.82	10.6	6.84	0.2	5.90	-13.8	5.82	-1.3
Outstanding Residential Construction (Excluding Commercial Purpose Loans) ¹	3,569,841	6,697,127	87.6	7,186,692	7.3	13,322,068	85.4	16,997,326	27.6
Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans	5,290,166	4,259,864	-19.5	3,782,174	-11.2	11,002,619	190.9	16,078,410	46.1
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	776,567,901	875,899,554	12.8	1,220,768,688	39.4	2,152,198,822	76.3	930,514,903	-13.5
* Fixed Rate 15 years or less	212,978,050	191,460,237	-10.1	283,594,976	48.1	902,298,540	218.2	387,970,587	-14.0
* Other Fixed Rate	7,375,384	13,060,244	77.1	22,147,017	69.6	22,036,221	-0.5	20,549,433	86.5
* Total Fixed Rate First Mortgages	996,921,335	1,080,420,035	8.4	1,526,510,681	41.3	3,076,533,583	101.5	1,339,034,923	-13.0
* Balloon/Hybrid > 5 years	107,136,720	122,474,189	14.3	147,015,939	20.0	133,184,097	-9.4	42,119,341	-36.8
* Balloon/Hybrid 5 years or less	114,902,910	116,481,241	1.4	165,116,440	41.8	132,619,950	-19.7	49,413,588	-25.5
* Total Balloon/Hybrid First Mortgages	222,039,630	238,955,430	7.6	312,132,379	30.6	265,804,047	-14.8	91,532,929	-31.1
* Adjustable Rate First Mtgs 1 year or less	12,313,589	14,208,310	15.4	11,258,746	-20.8	18,519,150	64.5	5,948,994	-35.8
* Adjustable Rate First Mtgs >1 year	29,245,595	28,115,426	-3.9	31,519,715	12.1	36,976,027	17.3	23,526,086	27.3
* Total Adjustable First Mortgages	41,559,184	42,323,736	1.8	42,778,461	1.1	55,495,177	29.7	29,475,080	6.2
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,260,520,149	1,361,699,201	8.0	1,881,421,521	38.2	3,397,832,807	80.6	1,460,042,932	-14.1
* Amounts are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.								12. RELOans 1	

	Commercial Loan Information																			
		For Charter : N/A																		
		Count of CU : 94																		
		Asset Range : N/A																		
		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured																		
		Count of CU in Peer Group : N/A																		
		Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg										
COMMERCIAL LOANS																				
Commercial Loans to Members ^{1 3}		306,661,554	366,954,467	19.7	474,471,166	29.3	538,121,400	13.4	560,318,575	4.1										
Purchased Commercial Loans or Participations to Nonmembers ^{1 3}		34,810,350	44,866,359	28.9	53,498,266	19.2	92,813,243	73.5	105,956,814	14.2										
Total Commercial Loans ^{1 3}		341,471,904	411,820,826	20.6	527,969,432	28.2	630,934,643	19.5	666,275,389	5.6										
Unfunded Commitments ^{1 3}		15,570,012	44,595,368	186.4	69,804,507	56.5	70,550,038	1.1	97,454,415	38.1										
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS ¹		341,471,904	411,820,826	20.6	527,969,432	28.2	630,934,643	19.5	666,275,389	5.6										
%(Total Commercial Loans / Total Assets)		2.54	2.94	16.0	3.49	18.8	3.45	-1.2	3.37	-2.4										
NUMBER OF COMMERCIAL LOANS OUTSTANDING: ¹																				
Number of Outstanding Commercial Loans to Members		1,199	1,349	12.5	1,640	21.6	1,802	9.9	1,780	-1.2										
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers		125	150	20.0	109	-27.3	150	37.6	213	42.0										
Total Number of Commercial Loans Outstanding		1,324	1,499	13.2	1,749	16.7	1,952	11.6	1,993	2.1										
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-																				
Construction and Development		13,407,167	19,850,643	48.1	29,506,613	48.6	51,106,543	73.2	58,436,076	14.3										
Farmland		3,699,434	3,526,752	-4.7	4,144,261	17.5	12,728,425	207.1	15,100,636	18.6										
Non-Farm Residential Property		N/A	N/A		N/A		N/A		N/A											
Multifamily		36,080,883	43,026,581	19.3	80,426,400	86.9	115,270,496	43.3	137,083,288	18.9										
Owner Occupied, Non-Farm, Non-Residential Property		141,102,188	158,717,763	12.5	178,143,579	12.2	180,550,429	1.4	174,685,843	-3.2										
Non-Owner Occupied, Non-Farm, Non-Residential Property		109,529,087	148,127,417	35.2	180,080,824	21.6	211,190,050	17.3	220,426,507	4.4										
Total Real Estate Secured Commercial Loans		303,818,759	373,249,156	22.9	472,301,677	26.5	570,845,943	20.9	605,732,350	6.1										
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS) ¹																				
Loans to finance agricultural production and other loans to farmers		655,866	782,581	19.3	862,670	10.2	889,673	3.1	10,642	-98.8										
Commercial and Industrial Loans		34,877,580	35,710,941	2.4	53,273,192	49.2	56,634,781	6.3	58,429,508	3.2										
Unsecured Commercial Loans		1,371,089	1,138,169	-17.0	1,093,495	-3.9	2,265,744	107.2	1,324,509	-41.5										
Unsecured Revolving Lines of Credit (Commercial Purpose)		748,610	939,979	25.6	438,398	-53.4	298,502	-31.9	778,380	160.8										
Total Non-Real Estate Secured Commercial Loans		37,653,145	38,571,670	2.4	55,667,755	44.3	60,088,700	7.9	60,543,039	0.8										
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE ¹																				
Number - Construction and Development		23	43	87.0	52	20.9	54	3.8	69	27.8										
Number - Farmland		14	14	0.0	16	14.3	35	118.8	42	20.0										
Number - Non-Farm Residential Property		N/A	N/A		N/A		N/A		N/A											
Multifamily		128	138	7.8	187	35.5	249	33.2	302	21.3										
Number - Owner Occupied, Non-Farm, Non-Residential Property		312	367	17.6	395	7.6	430	8.9	416	-3.3										
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property		289	302	4.5	314	4.0	363	15.6	376	3.6										
Total Number of Real Estate Secured Commercial Loans		766	864	12.8	964	11.6	1,131	17.3	1,205	6.5										
Number - Loans to finance agricultural production and other loans to farmers		17	21	23.5	24	14.3	25	4.2	1	-96.0										
Number - Commercial and Industrial Loans		439	531	21.0	672	26.6	664	-1.2	688	3.6										
Number - Unsecured Commercial Loans		43	38	-11.6	38	0.0	78	105.3	37	-52.6										
Number - Unsecured Revolving Lines of Credit (Commercial Purpose)		59	45	-23.7	51	13.3	54	5.9	62	14.8										
Total Number of Non-Real Estate Secured Commercial Loans		558	635	13.8	785	23.6	821	4.6	788	-4.0										
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED: ¹																				
* Member Commercial Loans Granted YTD		95,183,300	143,632,008	50.9	217,359,822	51.3	184,883,315	-14.9	75,116,893	-18.7										
* Purchased or Participation Interests to Nonmembers		6,599,551	14,495,319	119.6	25,887,143	78.6	39,110,853	51.1	25,949,613	32.7										
DELINQUENCY - COMMERCIAL LOANS ²																				
30 to 59 Days Delinquent		3,200,996	3,594,576	12.3	4,681,729	30.2	5,335,930	14.0	1,238,633	-76.8										
60 to 179 Days Delinquent		2,290,001	3,732,786	63.0	937,955	-74.9	550,243	-41.3	934,818	69.9										
180 to 359 Days Delinquent		16,918	449,549	2,557.2	2,604,179	479.3	249,121	-90.4	12,690	-94.9										
> = 360 Days Delinquent		312,344	247,901	-20.6	136,461	-45.0	140,132	2.7	142,637	1.8										
Total Del Loans - All Types (>= 60 Days)		2,619,263	4,430,236	69.1	3,678,595	-17.0	939,496	-74.5	1,090,145	16.0										
COMMERCIAL LOAN DELINQUENCY RATIOS ¹																				
% Comm Lns > = 30 Days Delinquent		1.70	1.95	14.3	1.58	-18.7	0.99	-37.2	0.35	-64.9										
% Comm Lns >= 60 Days Delinquent (Reportable delinquency)		0.77	1.08	40.2	0.70	-35.2	0.15	-78.6	0.16	9.9										
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES: ¹																				
*Total Comm Lns Charge Offs		1,485,219	326,085	-78.0	233,092	-28.5	632,056	171.2	116,498	-63.1										
*Total Comm Lns Recoveries		552,451	209,235	-62.1	44,328	-78.8	16,478	-62.8	3,364	-59.2										
AGRICULTURAL RELATED COMMERCIAL LOAN DELINQUENCY (reported in Comm Lns above) ¹																				
% Commercial Agricultural Related > = 60 Days Delinquent (Reportable delinquency)		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A										
MISCELLANEOUS LOAN INFORMATION: ¹																				
Real Estate Loans also Reported as Commercial Loans ¹		303,818,760	373,249,156	22.9	472,301,677	26.5	570,845,943	20.9	605,732,350	6.1										
Agricultural Related Commercial Loans		4,355,300	4,309,333	-1.1	5,006,931	16.2	13,618,098	172.0	15,111,278	11.0										
Number of Outstanding Agricultural Related Loans		31	35	12.9	40	14.3	60	50.0	43	-28.3										
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding		3,867,400	5,630,693	45.6	12,386,299	120.0	14,823,977	19.7	16,537,995	11.6										
*Commercial Loans and Participations Sold -no servicing rights- YTD		0	0	N/A	1,600,000	N/A	16,425	-99.0	0	-100.0										
Commercial SBA Loans Outstanding		3,929,808	3,484,194	-11.3	4,911,347	41.0	4,237,625	-13.7	3,317,578	-21.7										
Number of Commercial SBA Loans Outstanding		24	18	-25.0	28	55.6	44	57.1	20	-54.5										
Total Member Business Loans - (NMBLB)		376,096,064	431,812,680	14.8	541,475,513	25.4	623,733,395	15.2	660,259,483	5.9										
%(NMBLB / Total Assets)		2.79	3.09	10.5	3.58	16.2	3.41	-4.8	3.34	-2.2										
* Amounts are year-to-date and the related % change ratios are annualized.																				
¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.																				
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.																				
³ Prior to September 2017, Member business loans were reported including unfunded commitments.																				
14. MBLB																				

	Investments, Cash, & Cash Equivalents								
Return to cover	For Charter : N/A								
09/08/2021	Count of CU : 94								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ASC 320 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	22,110,901	10,789,292	-51.2	7,256,506	-32.7	N/A		N/A	
Held to Maturity 1-3 yrs	49,184,492	52,620,938	7.0	80,621,962	53.2	N/A		N/A	
Held to Maturity 3-5 yrs	29,610,711	44,084,252	48.9	6,516,166	-85.2	N/A		N/A	
Held to Maturity 5-10 yrs	8,288,917	5,457,112	-34.2	3,809,563	-30.2	N/A		N/A	
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	0	137,988	N/A	0	-100.0	N/A		N/A	
TOTAL HELD TO MATURITY	109,195,021	113,089,582	3.6	98,204,197	-13.2	N/A		N/A	
Allowance for Credit Losses on Held to Maturity Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
Available for Sale < 1 yr	257,113,685	259,726,344	1.0	395,889,624	52.4	N/A		N/A	
Available for Sale 1-3 yrs	605,087,015	643,520,817	6.4	638,316,223	-0.8	N/A		N/A	
Available for Sale 3-5 yrs	875,587,477	679,422,831	-22.4	472,483,802	-30.5	N/A		N/A	
Available for Sale 5-10 yrs	106,340,830	129,139,920	21.4	126,275,867	-2.2	N/A		N/A	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	1,191,876	4,210,529	253.3	1,449,701	-65.6	N/A		N/A	
TOTAL AVAILABLE FOR SALE	1,845,320,883	1,716,020,441	-7.0	1,634,415,217	-4.8	N/A		N/A	
Trading < 1 year	0	0	N/A	0	N/A	N/A		N/A	
Trading 1-3 years	0	0	N/A	0	N/A	N/A		N/A	
Trading 3-5 years	0	0	N/A	0	N/A	N/A		N/A	
Trading 5-10 years	18,421,102	0	-100.0	67,831,186	N/A	N/A		N/A	
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	N/A		N/A	
TOTAL TRADING	18,421,102	0	-100.0	67,831,186	N/A	N/A		N/A	
Equity Securities <= 1 Year	N/A	N/A		0		2,165,247	N/A	3,126,910	44.4
Equity Securities > 1-3 Years	N/A	N/A		0		2,231,680	N/A	1,367,225	-38.7
Equity Securities > 3-5 Years	N/A	N/A		0		0	N/A	0	N/A
Equity Securities > 5-10 Years	N/A	N/A		0		24,729,400	N/A	97,563,679	294.5
Equity Securities > 10 Years	N/A	N/A		0		0	N/A	0	N/A
TOTAL EQUITY SECURITIES	N/A	N/A		0		29,126,327	N/A	102,057,814	250.4
Trading Debt Securities <= 1 Year	N/A	N/A		0		0	N/A	0	N/A
Trading Debt Securities > 1-3 Years	N/A	N/A		0		0	N/A	0	N/A
Trading Debt Securities > 3-5 Years	N/A	N/A		0		0	N/A	0	N/A
Trading Debt Securities > 5-10 Years	N/A	N/A		0		77,823,105	N/A	83,324,412	7.1
Trading Debt Securities > 10 Years	N/A	N/A		0		0	N/A	0	N/A
TOTAL TRADING DEBT SECURITIES	N/A	N/A		0		77,823,105	N/A	83,324,412	7.1
Available-for-Sale Debt Securities <= 1 Year	N/A	N/A		0		570,401,425	N/A	384,416,003	-32.6
Available-for-Sale Debt Securities > 1-3 Years	N/A	N/A		0		1,006,353,571	N/A	531,978,568	-47.1
Available-for-Sale Debt Securities > 3-5 Years	N/A	N/A		0		492,226,056	N/A	1,297,538,547	163.6
Available-for-Sale Debt Securities > 5-10 Years	N/A	N/A		0		379,577,787	N/A	812,718,089	114.1
Available-for-Sale Debt Securities > 10 Years	N/A	N/A		0		12,428,374	N/A	42,117,318	

[illegible]

	Miscellaneous Information, Programs, Services								
Return to cover		For Charter :	N/A						
09/08/2021		Count of CU :	94						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
	Count of CU in Peer Group :			N/A					
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg
MEMBERSHIP:									
Num Current Members	1,452,892	1,507,778	3.8	1,534,442	1.8	1,572,681	2.5	1,591,857	1.2
Num Potential Members	33,190,253	33,019,377	-0.5	34,552,290	4.6	35,026,197	1.4	35,099,973	0.2
% Current Members to Potential Members	4.38	4.57	4.3	4.44	-2.7	4.49	1.1	4.54	1.0
* % Membership Growth	2.64	3.78	43.3	1.77	-53.2	2.49	40.9	2.44	-2.1
Total Num Savings Accts	2,739,099	2,837,355	3.6	2,880,122	1.5	2,996,342	4.0	3,048,895	1.8
EMPLOYEES:									
Num Full-Time Employees	3,779	3,966	4.9	4,115	3.8	4,243	3.1	4,216	-0.6
Num Part-Time Employees	352	340	-3.4	287	-15.6	269	-6.3	292	8.6
BRANCHES:									
Num of CU Branches	321	322	0.3	324	0.6	318	-1.9	318	0.0
Num of CUs Reporting Shared Branches	30	31	3.3	29	-6.5	29	0.0	29	0.0
Plan to add new branches or expand existing facilities	14	15	7.1	19	26.7	17	-10.5	17	0.0
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	4,392,465,382	4,782,698,439	8.9	5,438,555,196	13.7	7,214,210,536	32.6	3,575,580,268	-0.9
**Total PALs I and II Loans Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
Commercial Loans	32	32	0.0	33	3.1	34	3.0	N/A	
Credit Builder	27	26	-3.7	26	0.0	25	-3.8	11	-56.0
Debt Cancellation/Suspension	4	5	25.0	5	0.0	4	-20.0	N/A	
Direct Financing Leases	0	0	N/A	0	N/A	1	N/A	N/A	
Indirect Commercial Loans	8	8	0.0	8	0.0	8	0.0	N/A	
Indirect Consumer Loans	33	32	-3.0	32	0.0	32	0.0	N/A	
Indirect Mortgage Loans	8	11	37.5	11	0.0	11	0.0	N/A	
Interest Only or Payment Option 1st Mortgage Loans	11	11	0.0	11	0.0	11	0.0	N/A	
Micro Business Loans	12	12	0.0	12	0.0	13	8.3	N/A	
Micro Consumer Loans	11	11	0.0	11	0.0	11	0.0	N/A	
Overdraft Lines of Credit	57	55	-3.5	53	-3.6	53	0.0	N/A	
Overdraft Protection	52	51	-1.9	50	-2.0	49	-2.0	N/A	
Participation Loans	39	44	12.8	44	0.0	47	6.8	N/A	
Pay Day Loans	16	16	0.0	16	0.0	14	-12.5	N/A	
Real Estate Loans	74	69	-6.8	67	-2.9	67	0.0	N/A	
Refund Anticipation Loans	2	2	0.0	2	0.0	1	-50.0	N/A	
Risk Based Loans	76	73	-3.9	71	-2.7	69	-2.8	N/A	
Share Secured Credit Cards	29	30	3.4	30	0.0	30	0.0	N/A	
Payday Alternative Loans (PAL Loans)	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
ATM/Debit Card Program	77	77	0.0	76	-1.3	75	-1.3	N/A	
Commercial Share Accounts	44	43	-2.3	43	0.0	42	-2.3	N/A	
Check Cashing	60	61	1.7	61	0.0	61	0.0	N/A	
First Time Homebuyer Program	14	16	14.3	16	0.0	17	6.3	17	0.0
Health Savings Accounts	12	13	8.3	13	0.0	13	0.0	N/A	
Individual Development Accounts	2	3	50.0	3	0.0	3	0.0	N/A	
In-School Branches	1	1	0.0	1	0.0	1	0.0	0	-100.0
Insurance/Investment Sales	35	35	0.0	35	0.0	34	-2.9	N/A	
International Remittances	20	20	0.0	20	0.0	21	5.0	23	9.5
Low Cost Wire Transfers	75	73	-2.7	72	-1.4	70	-2.8	70	0.0
**Number of International Remittances Originated YTD	4,162	4,461	7.2	4,250	-4.7	3,800	-10.6	2,249	18.4
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng	13	13	0.0	14	7.7	14	0.0	14	0.0
Adjusted Retained Earnings Obtained through Business Combinations	17,042,824	19,237,034	12.9	22,413,114	16.5	22,665,750	1.1	22,665,749	0.0
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	33,195,608	29,249,548	-11.9	33,854,037	15.7	33,763,523	-0.3	31,561,392	-6.5
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
# Means the number is too large to display in the cell								18.MiscInfoAndServices	

	Information Technology								
Return to cover		For Charter :	N/A						
09/08/2021		Count of CU :	94						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally						
	Count of CU in Peer Group :			N/A					
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Jun-2021	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	54	51	-5.6	48	-5.9	42	-12.5	45	7.1
Vendor On-Line Service Bureau	44	43	-2.3	45	4.7	48	6.7	49	2.1
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Other	5	5	0.0	4	-20.0	4	0.0	N/A	
Electronic Financial Services									
Home Banking Via Internet Website	81	78	-3.7	78	0.0	77	-1.3	N/A	
Audio Response/Phone Based	56	56	0.0	55	-1.8	54	-1.8	N/A	
Automatic Teller Machine (ATM)	74	74	0.0	74	0.0	73	-1.4	N/A	
Kiosk	5	6	20.0	7	16.7	7	0.0	N/A	
Mobile Banking	53	55	3.8	59	7.3	59	0.0	N/A	
Other	4	6	50.0	6	0.0	6	0.0	N/A	
Services Offered Electronically									
Member Application	42	42	0.0	43	2.4	43	0.0	44	2.3
New Loan	49	50	2.0	49	-2.0	50	2.0	52	4.0
Account Balance Inquiry	81	78	-3.7	79	1.3	78	-1.3	N/A	
Share Draft Orders	62	60	-3.2	59	-1.7	58	-1.7	N/A	
New Share Account	25	26	4.0	27	3.8	29	7.4	31	6.9
Loan Payments	75	73	-2.7	72	-1.4	72	0.0	72	0.0
Account Aggregation	17	18	5.9	17	-5.6	16	-5.9	16	0.0
Internet Access Services	33	32	-3.0	34	6.3	34	0.0	N/A	
e-Statements	74	73	-1.4	71	-2.7	70	-1.4	71	1.4
External Account Transfers	31	35	12.9	35	0.0	37	5.7	39	5.4
View Account History	81	78	-3.7	78	0.0	77	-1.3	N/A	
Merchandise Purchase	6	4	-33.3	3	-25.0	3	0.0	N/A	
Merchant Processing Services	6	7	16.7	9	28.6	8	-11.1	8	0.0
Remote Deposit Capture	35	41	17.1	46	12.2	50	8.7	53	6.0
Share Account Transfers	79	76	-3.8	77	1.3	76	-1.3	N/A	
Bill Payment	66	63	-4.5	63	0.0	63	0.0	62	-1.6
Download Account History	72	69	-4.2	67	-2.9	66	-1.5	67	1.5
Electronic Cash	5	5	0.0	5	0.0	5	0.0	N/A	
Electronic Signature Authentication/Certification	25	32	28.0	34	6.3	35	2.9	39	11.4
Mobile Payments	26	31	19.2	34	9.7	38	11.8	40	5.3
Type of World Wide Website Address									
Informational	9	8	-11.1	7	-12.5	6	-14.3	N/A	
Interactive	2	1	-50.0	1	0.0	1	0.0	N/A	
Transactional	79	77	-2.5	76	-1.3	75	-1.3	N/A	
Number of Members That Use Transactional Website	730,252	800,402	9.6	867,475	8.4	947,660	9.2	N/A	
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	N/A	
Type(s) of services offered:									
Informational Website	0	0	N/A	0	N/A	0	N/A	48	N/A
Mobile Application	0	0	N/A	0	N/A	0	N/A	44	N/A
Online Banking	0	0	N/A	0	N/A	0	N/A	41	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	N/A	
Interactive	0	0	N/A	0	N/A	0	N/A	N/A	
Transactional	0	0	N/A	0	N/A	0	N/A	N/A	
Miscellaneous									
Internet Access	100	97	-3.0	95	-2.1	93	-2.1	N/A	
									19.IS&T

[Return to cover](#)

09/08/2021

CU Name: N/A

Peer Group: N/A

Graphs 1

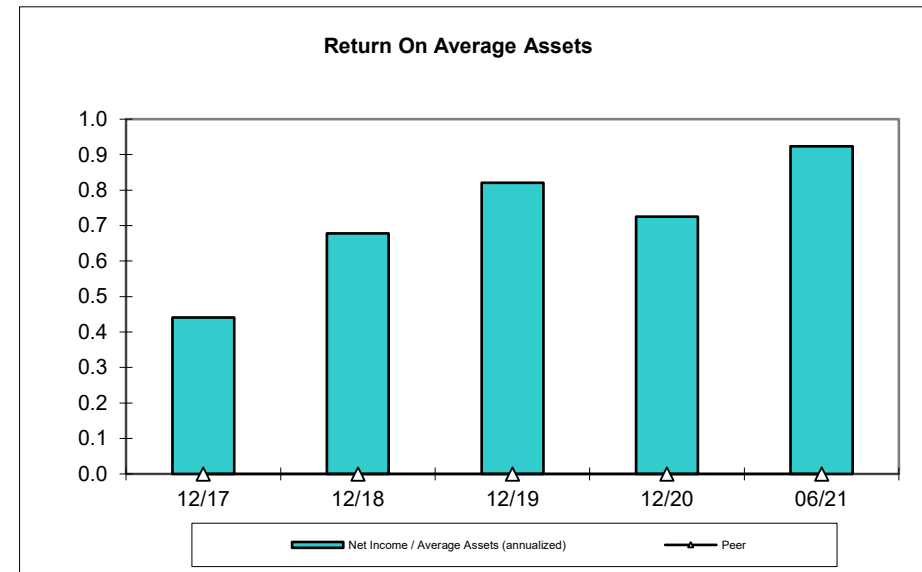
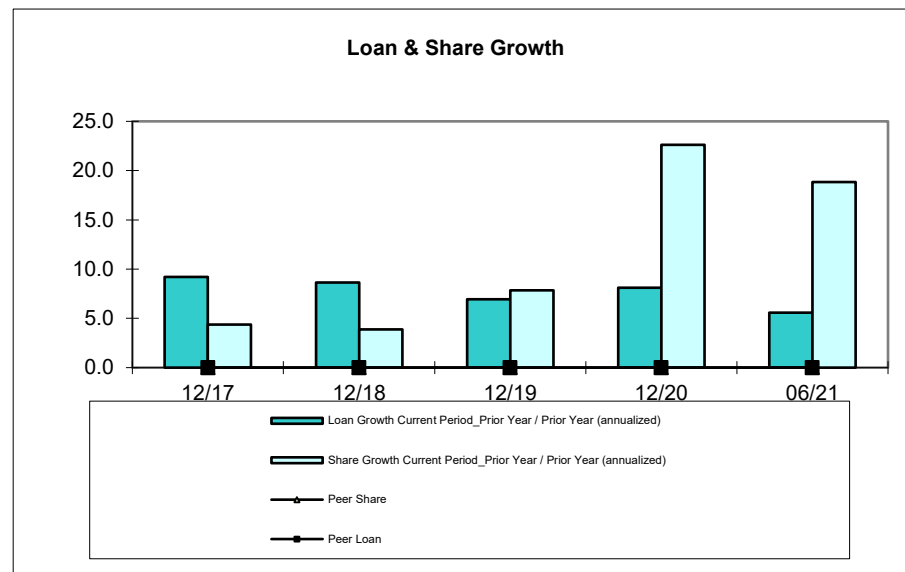
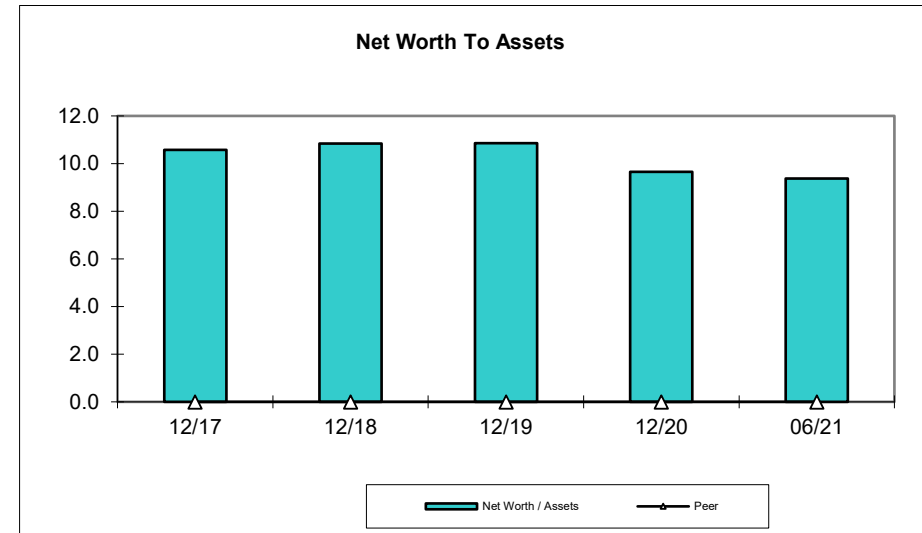
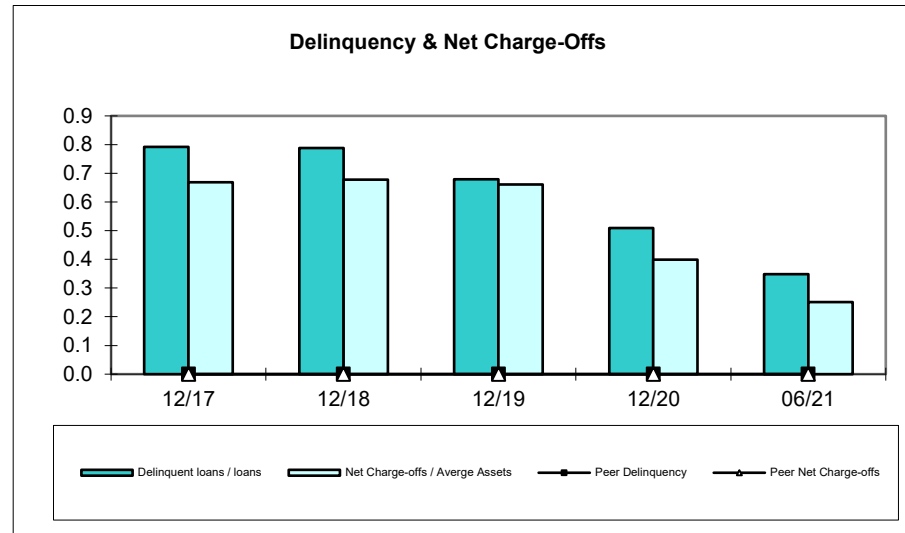
For Charter : N/A

Count of CU : 94

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[Return to cover](#)

09/08/2021

CU Name: N/A

Peer Group: N/A

Graphs 2

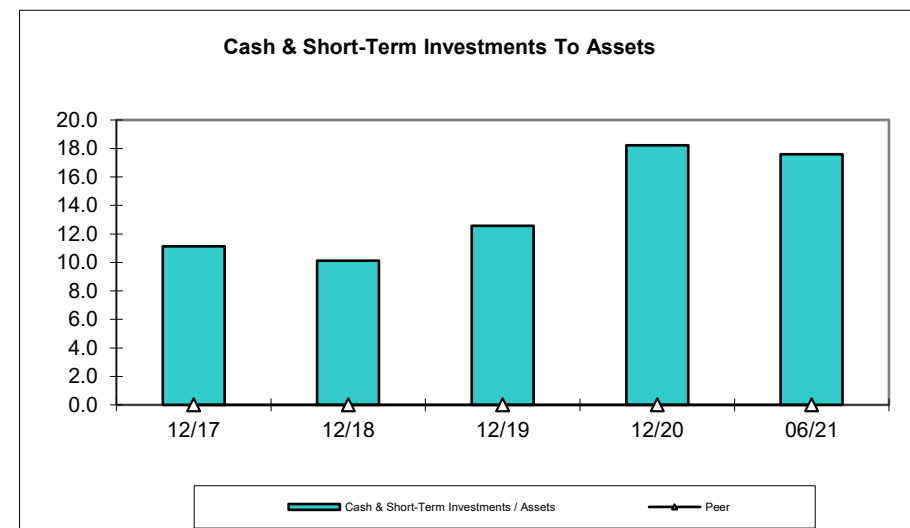
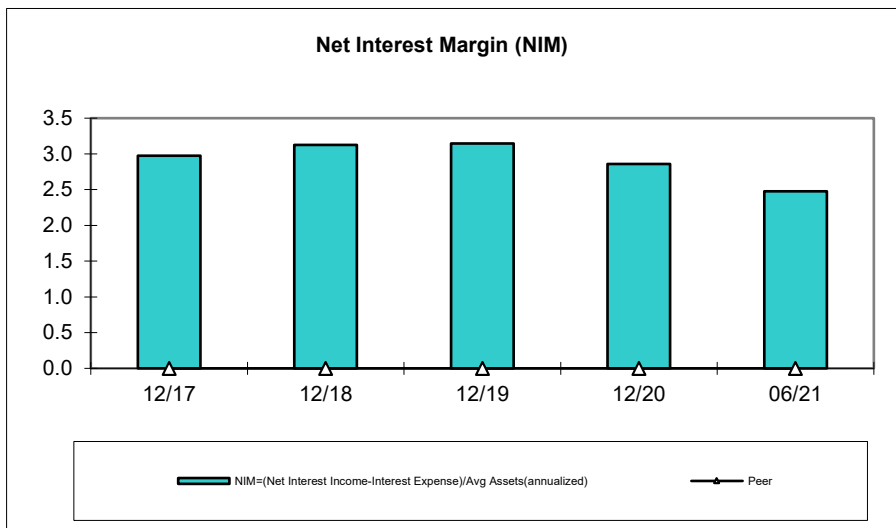
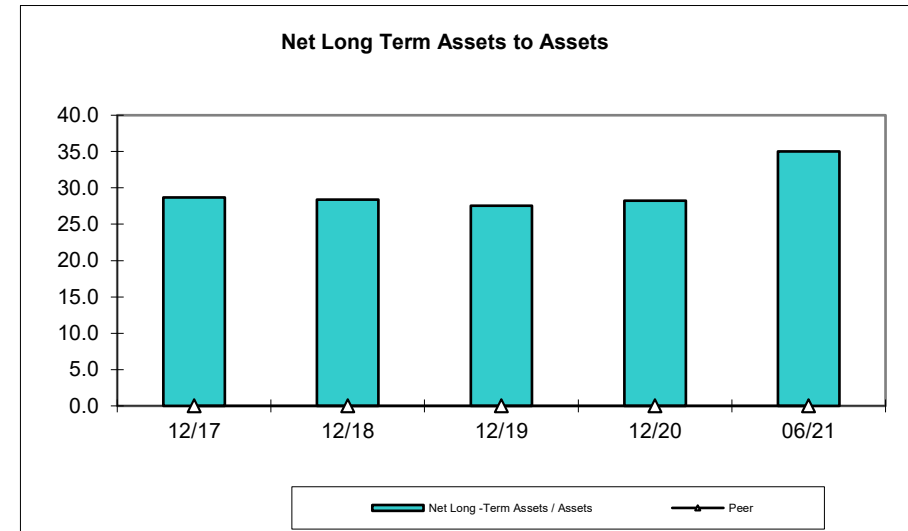
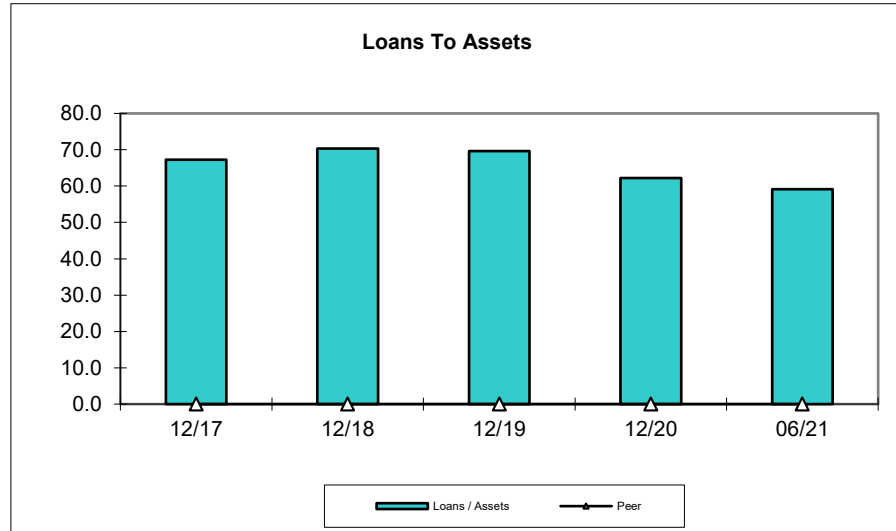
For Charter : N/A

Count of CU : 94

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Cycle Date: September-2021
Run Date: 01/14/2022
Interval: Annual
Validated

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3	Supplemental Ratios	
4	Historical Ratios	
5	Assets	
6	Liabilities, Shares & Equity	
7	Income Statement	
8	Delinquent Loan Information 1	
9	Delinquent Loan Information 2	
10	Loan Losses, Bankruptcy Information, & TDRs	
11	Indirect & Participation Lending	
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21	Graphs 2	(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
	Parameters:	Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 93
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.
Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

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	**Supplemental Ratios				
Return to cover	For Charter : N/A				
01/14/2022	Count of CU : 93				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All *				
	Count of CU in Peer Group : N/A				
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	Sep-2021
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.18	1.04	1.01	0.83	0.58
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	1.09	0.99	0.76	0.89	0.35
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.62	0.65	0.54	0.44	0.30
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.97	0.85	0.75	0.60	0.38
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.87	0.79	0.69	0.56	0.36
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	1.35	1.12	0.93	0.68	0.43
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	18.75	18.26	19.18	13.87	7.56
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.10	0.94	0.79	0.73	0.45
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.61	0.70	0.36	0.45	0.08
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	1.70	1.95	1.58	0.99	1.54
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	0.77	1.08	0.70	0.15	0.06
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²	79.79	89.09	100.00	0.00	0.00
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	111.16	105.86	103.54	155.17	207.96
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.58	0.80	0.70	0.34	0.30
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.54	0.79	0.64	0.74	0.37
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.95	0.69	0.46	0.28	0.24
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.22	0.38	0.34	0.37	0.30
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.18	0.10	0.16	0.03	0.02
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	12.39	12.53	10.21	13.07	12.24
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	14.70	0.00	0.00	0.00	0.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.73	1.69	1.63	0.94	0.74
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.54	0.69	0.59	0.40	0.31
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	16.91	15.29	14.59	12.87	12.50
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	2.52	2.67	2.10	1.71
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.05	0.38	16.77	0.70	0.33
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.77	0.75	0.63	0.43	0.25
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.02	0.03	0.01	0.02	0.00
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.01	0.01	0.01	0.02	0.00
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.06	0.08	-0.01	0.01	0.02
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.09	0.08	0.08	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.04	0.97	0.86	0.56	0.31
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.77	1.58	0.30	0.24	0.07
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	0.26	0.03	0.04	0.11	0.02
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	23.40	25.15	24.16	23.15	23.42
Participation Loans Outstanding / Total Loans	2.82	2.44	2.94	3.59	4.48
Participation Loans Purchased YTD / Total Loans Granted YTD	1.97	1.09	2.48	2.58	4.28
* Participation Loans Sold YTD / Total Assets	0.34	0.48	0.49	0.37	0.17
Total Commercial Loans / Total Assets ²	2.54	2.94	3.49	3.45	3.41
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.01	0.07	0.33	0.29	0.44
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	33.22	29.33	31.78	32.34	33.46
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.87	15.49	16.00	18.18	16.99
Total Fixed Rate Real Estate / Total Loans	23.61	22.03	22.97	29.20	28.85
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.56	26.96	32.66	46.17	38.08
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	61.94	59.02	61.51	63.26	65.09
Interest Only & Payment Option First & Other RE / Total Assets	0.65	0.74	0.74	0.57	0.57
Interest Only & Payment Option First & Other RE / Net Worth	6.17	6.82	6.84	5.90	6.11
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.30	1.32	1.46	2.46	2.76
Unused Commitments / Cash & ST Investments	130.89	149.11	117.53	76.61	73.40
Complex Assets / Total Assets	21.00	21.86	21.37	22.33	22.08
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.21	35.30	35.70	34.67	34.08
* Annualization factor: March = 4, June = 2, September =4/3, December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					
					3. Supplemental Ratios

			Historical Ratios ⁶						
Return to cover			For Charter : N/A						
01/14/2022			Count of CU : 93						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured					
Count of CU in Peer Group :			N/A		Dec-2020		Sep-2021		
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	PEER Avg	Percentile**	Sep-2021	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	N/A	N/A	0	0	N/A	N/A	0	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) ^{/5}	N/A	N/A	10.85	9.65	N/A	N/A	9.36	N/A	N/A
Solvency Evaluation (Estimated)	111.92	112.18	112.46	110.99	N/A	N/A	110.34	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.61	5.41	4.52	5.10	N/A	N/A	4.57	N/A	N/A
ASSET QUALITY									
* Net Charge-Offs / Average Loans	0.67	0.68	0.66	0.40	N/A	N/A	0.26	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.85	98.02	100.67	101.59	N/A	N/A	100.92	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.16	-1.86	0.21	1.16	N/A	N/A	-0.11	N/A	N/A
Delinquent Loans / Assets ³	0.53	0.55	0.47	0.32	N/A	N/A	0.21	N/A	N/A
EARNINGS									
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	0.44	0.68	N/A	N/A	N/A	N/A	N/A	N/A	N/A
* Gross Income/Average Assets	5.58	5.94	6.13	5.67	N/A	N/A	5.01	N/A	N/A
* Yield on Average Loans ⁴	4.63	4.77	4.91	4.70	N/A	N/A	4.44	N/A	N/A
* Yield on Average Investments	1.55	1.97	2.31	1.49	N/A	N/A	0.74	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	2.12	2.18	2.15	2.16	N/A	N/A	2.06	N/A	N/A
* Cost of Funds / Avg. Assets	0.49	0.63	0.83	0.65	N/A	N/A	0.44	N/A	N/A
* Net Margin / Avg. Assets	5.09	5.31	5.29	5.02	N/A	N/A	4.57	N/A	N/A
* Net Interest Margin/Avg. Assets	2.98	3.13	3.15	2.86	N/A	N/A	2.51	N/A	N/A
Operating Exp./Gross Income	71.93	71.03	69.49	70.80	N/A	N/A	73.11	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	3.13	3.10	3.21	2.73	N/A	N/A	2.45	N/A	N/A
* Net Operating Exp. /Avg. Assets	3.04	3.24	3.33	3.32	N/A	N/A	3.01	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	28.69	28.38	27.57	28.24	N/A	N/A	33.72	N/A	N/A
Reg. Shares / Total Shares & Borrowings	33.21	33.41	31.99	33.95	N/A	N/A	36.21	N/A	N/A
Total Loans / Total Shares	78.85	82.49	81.79	72.10	N/A	N/A	67.26	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.90	94.97	95.10	95.90	N/A	N/A	96.14	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	52.36	53.08	51.91	55.93	N/A	N/A	58.62	N/A	N/A
Borrowings / Total Shares & Net Worth	2.87	3.25	2.99	2.54	N/A	N/A	1.92	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	4.38	4.57	4.44	4.49	N/A	N/A	4.55	N/A	N/A
Borrowers / Members	49.50	49.45	49.95	64.94	N/A	N/A	123.55	N/A	N/A
Members / Full-Time Empl.	367.36	364.55	360.32	359.26	N/A	N/A	368.47	N/A	N/A
Avg. Shares Per Member	\$7,905	\$7,911	\$8,384	\$10,032	N/A	N/A	\$11,086	N/A	N/A
Avg. Loan Balance	\$12,593	\$13,198	\$13,729	\$11,138	N/A	N/A	\$6,036	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$66,829	\$70,186	\$71,965	\$76,694	N/A	N/A	\$81,928	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.									
³ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
⁴ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.									

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8 Delinquent Loan Information 1

Return to cover 01/14/2022 CU Name: N/A Peer Group: N/A	Delinquent Loan Information 2																	
	For Charter: N/A		Count of CU: 93		Asset Range: N/A													
	Criteria:		Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally															
	Count of CU in Peer Group: N/A																	
		Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg								
DELINQUENT LOANS BY CATEGORY ¹																		
ALL REAL ESTATE LOANS																		
30 to 59 Days Delinquent		43,566,195	39,995,751	-8.2	45,923,406	14.8	27,311,984	-40.5	22,617,466	-17.2								
60 to 179 Days Delinquent		13,207,936	20,142,895	52.5	15,463,570	-23.2	12,717,416	-17.8	8,707,524	-31.5								
180 to 359 Days Delinquent		4,094,810	3,016,614	-26.3	5,891,404	95.3	3,354,013	-43.1	1,977,571	-41.0								
> = 360 Days Delinquent		2,393,561	4,243,003	77.3	4,399,676	3.7	4,029,938	-8.4	5,411,692	34.3								
Total Del Real Estate Loans (> = 60 Days)		19,696,307	27,402,512	39.1	25,754,650	-6.0	20,101,367	-22.0	16,096,787	-19.9								
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans		1.73	1.89	-1.9	1.63	-3.5	0.94	-42.5	0.74	-20.9								
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans		0.54	0.89	28.1	0.59	-14.7	0.40	-32.2	0.31	-22.4								
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years																		
30 to 59 Days Delinquent		21,722,723	18,918,175	-12.9	24,348,405	28.7	12,088,818	-50.4	7,915,293	-34.5								
60 to 179 Days Delinquent		6,224,895	10,200,029	63.9	8,155,939	-20.0	6,409,520	-21.4	5,280,586	-17.6								
180 to 359 Days Delinquent		2,208,221	2,285,381	3.5	4,232,449	85.2	1,608,062	-62.0	1,022,816	-36.4								
> = 360 Days Delinquent		1,818,660	2,844,356	56.4	2,396,453	-15.7	2,094,884	-12.6	3,147,581	50.3								
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)		10,251,776	15,329,766	49.5	14,784,841	-3.6	10,112,466	-31.6	9,450,983	-6.5								
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.58	0.80	37.6	0.70	-12.1	0.34	-51.6	0.30	-10.4								
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years																		
30 to 59 Days Delinquent		14,656,618	13,752,148	-6.2	13,928,741	1.3	11,423,225	-18.0	12,404,208	8.6								
60 to 179 Days Delinquent		3,289,141	5,586,531	69.8	3,946,712	-29.4	3,374,912	-14.5	1,560,497	-53.8								
180 to 359 Days Delinquent		1,028,961	285,171	-72.3	700,678	145.7	843,182	20.3	258,438	-69.3								
> = 360 Days Delinquent		128,960	926,779	618.7	1,380,438	49.0	1,223,107	-11.4	1,124,205	-8.1								
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)		4,447,062	6,798,481	52.9	6,027,828	-11.3	5,441,201	-9.7	2,943,140	-45.9								
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.54	0.79	44.4	0.64	-18.2	0.74	15.2	0.37	-50.0								
Other Real Estate Fixed Rate/Hybrid/Balloon																		
30 to 59 Days Delinquent		3,013,392	2,011,967	-33.2	1,880,086	-6.6	1,010,862	-46.2	366,134	-63.8								
60 to 179 Days Delinquent		2,622,741	1,222,044	-53.4	879,658	-28.0	321,240	-63.5	320,668	-0.2								
180 to 359 Days Delinquent		510,509	83,489	-83.6	349,436	318.5	259,203	-25.8	25,180	-90.3								
> = 360 Days Delinquent		328,584	365,590	11.3	182,090	-50.2	345,791	89.9	405,543	17.9								
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)		3,461,834	1,671,123	-51.7	1,411,184	-15.6	926,234	-39.4	751,391	-18.3								
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans		0.95	0.89	-27.1	0.46	-33.0	0.28	-40.2	0.24	-14.7								
Other Real Estate Adjustable Rate																		
30 to 59 Days Delinquent		4,173,462	5,313,461	27.3	5,766,174	8.5	2,789,079	-51.6	1,931,831	-30.7								
60 to 179 Days Delinquent		1,071,159	3,134,291	192.6	2,481,261	-20.8	2,611,744	5.3	1,545,773	-40.8								
180 to 359 Days Delinquent		347,119	362,573	4.5	608,841	67.9	643,566	5.7	671,137	4.3								
> = 360 Days Delinquent		117,357	106,278	-9.4	440,695	314.7	366,156	-16.9	734,363	100.6								
Total Del Other RE Adj Rate Lns (> = 60 Days)		1,535,635	3,603,142	134.6	3,530,797	-2.0	3,621,466	2.6	2,951,273	-18.5								
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans		0.22	0.38	76.1	0.34	-9.8	0.37	6.5	0.30	-17.7								
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED ²																		
Member Commercial Loans Secured By RE																		
30 to 59 Days Delinquent		2,903,581	3,466,825	19.4	4,245,552	22.5	5,265,676	24.0	10,074,438	91.3								
60 to 179 Days Delinquent		2,172,901	3,580,664	64.8	777,477	-78.3	470,914	-39.4	150,253	-68.1								
180 to 359 Days Delinquent		0	449,549	N/A	2,598,528	478.0	224,153	-91.4	0	-100.0								
> = 360 Days Delinquent		0	19,977	N/A	0	-100.0	140,132	N/A	152,169	8.6								
Total Del Member Commercial Loans Secured by RE (> = 60 Days)		2,172,901	4,050,190	86.4	3,376,005	-16.6	835,199	-75.3	302,422	-63.8								
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans Secured by RE		0.78	1.21	54.6	0.80	-34.2	0.17	-78.4	0.06	-66.8								
Member Commercial Loans NOT Secured By RE																		
30 to 59 Days Delinquent		297,415	127,751	-57.0	436,177	241.4	70,254	-83.9	112,665	60.4								
60 to 179 Days Delinquent		117,100	152,122	29.9	160,478	5.5	79,329	-50.6	130,053	63.9								
180 to 359 Days Delinquent		16,918	0	-100.0	5,651	N/A	24,968	341.8	0	-100.0								
> = 360 Days Delinquent		312,344	227,924	-27.0	136,461	-40.1	0	-100.0	0	N/A								
Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)		446,362	380,046	-14.9	302,590	-20.4	104,297	-65.5	130,053	24.7								
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE		1.53	1.18	-23.2	0.60	-49.0	0.20	-66.8	0.23	12.9								
NonMember Commercial Loans Secured By RE																		
30 to 59 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A								
60 to 179 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A								
180 to 359 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A								
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A								
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)		0	0	N/A	0	N/A	0	N/A	0	N/A								
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans Secured by RE		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A								
NonMember Commercial Loans NOT Secured By RE																		
30 to 59 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A								
60 to 179 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A								
180 to 359 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A								
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A								
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured		0	0	N/A	0	N/A	0	N/A	0	N/A								
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A								
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1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.																		
2 Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.																		
9. Delinquent Loan Information 2																		

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Return to cover									
Real Estate Loan Information 1									
For Charter : N/A									
Count of CU : 93									
CU Name : N/A									
Asset Range : N/A									
Peer Group: N/A									
Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured State									
Count of CU in Peer Group : N/A									
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
REAL ESTATE LOANS OUTSTANDING:									
First Mortgages									
Fixed Rate > 15 years	1,089,208,561	1,064,157,871	-2.3	1,202,978,018	13.0	1,543,786,462	28.3	1,676,063,062	8.6
Fixed Rate 15 years or less	509,050,012	614,043,782	20.6	570,360,405	-7.1	948,589,822	66.3	1,032,732,447	8.9
Other Fixed Rate	32,737,037	41,008,336	25.3	47,783,285	16.5	54,127,311	13.3	64,688,976	19.5
Total Fixed Rate First Mortgages	1,630,995,610	1,719,209,989	5.4	1,821,121,708	5.9	2,546,503,595	39.8	2,773,484,485	8.9
Balloon/Hybrid > 5 years	140,602,966	205,596,947	46.2	290,646,865	41.4	439,838,320	51.3	341,497,570	-22.4
Balloon/Hybrid 5 years or less	469,559,446	494,192,797	5.2	561,749,320	13.7	547,699,188	-2.5	504,035,251	-8.0
Total Balloon/Hybrid First Mortgages	610,162,412	699,789,744	14.7	852,396,185	21.8	987,537,508	15.9	845,532,821	-14.4
Adjustable Rate First Mtgs 1 year or less	53,920,727	47,821,869	-11.3	41,404,047	-13.4	42,888,452	3.6	32,000,059	-25.4
Adjustable Rate First Mtgs >1 year	292,605,738	322,180,486	10.1	334,027,503	3.7	143,904,320	-56.9	258,101,388	79.4
Total Adjustable First Mortgages	346,526,465	370,002,355	6.8	375,431,550	1.5	186,792,772	-50.2	290,101,447	55.3
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	2,587,684,487	2,789,002,088	7.8	3,048,949,443	9.3	3,720,833,875	22.0	3,909,118,753	5.1
Other Real Estate Loans									
Closed End Fixed Rate	354,391,943	232,309,983	-34.4	297,582,385	28.1	328,447,880	10.4	313,313,224	-4.6
Closed End Adjustable Rate	53,831,801	30,878,827	-42.6	22,974,377	-25.6	19,781,037	-13.9	21,599,116	9.2
Open End Adjustable Rate (HELOC)	657,868,363	917,458,474	39.5	1,007,019,758	9.8	971,799,449	-3.5	959,937,504	-1.2
Open End Fixed Rate	11,724,241	10,190,409	-13.1	7,971,686	-21.8	6,665,427	-16.4	5,447,639	-18.3
TOTAL OTHER REAL ESTATE OUTSTANDING	1,077,816,348	1,190,837,693	10.5	1,335,548,206	12.2	1,326,693,793	-0.7	1,300,297,483	-2.0
TOTAL RE (FIRST AND OTHER) OUTSTANDING	3,665,500,835	3,979,839,781	8.6	4,384,497,649	10.2	5,047,527,668	15.1	5,209,416,236	3.2
RE LOAN SUMMARY (FIX, ADJ):									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,771,598,576	1,924,806,936	8.6	2,111,768,573	9.7	2,986,341,915	41.4	3,114,982,055	4.3
Other RE Fixed Rate	366,116,184	242,500,392	-33.8	305,554,071	26.0	335,113,307	9.7	318,760,863	-4.9
Total Fixed Rate RE Outstanding	2,137,714,760	2,167,307,328	1.4	2,417,322,644	11.5	3,321,455,222	37.4	3,433,742,918	3.4
%(Total Fixed Rate RE/Total Assets)	15.87	15.49	-2.4	16.00	3.3	18.18	13.6	16.99	-6.5
%(Total Fixed Rate RE/Total Loans)	23.61	22.03	-6.7	22.97	4.3	29.20	27.1	28.85	-1.2
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	816,085,911	864,195,152	5.9	937,180,870	8.4	734,491,960	-21.6	794,136,698	8.1
Other RE Adj Rate	711,700,164	948,337,301	33.2	1,029,994,135	8.6	991,580,486	-3.7	981,536,620	-1.0
Total Adj Rate RE Outstanding	1,527,786,075	1,812,532,453	18.6	1,967,175,005	8.5	1,726,072,446	-12.3	1,775,673,318	2.9
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	22,909,125	19,864,349	-13.3	26,149,653	31.6	19,458,963	-25.6	26,059,839	33.9
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	64,980,276	83,729,126	28.9	86,038,790	2.8	84,533,526	-1.7	89,608,516	6.0
TOTAL Outstanding Interest Only & Payment Option First & Other RE Loans	87,889,401	103,593,475	17.9	112,188,443	8.3	103,992,489	-7.3	115,668,355	11.2
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.65	0.74	13.4	0.74	0.3	0.57	-23.4	0.57	0.6
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	6.17	6.82	10.6	6.84	0.2	5.90	-13.8	6.11	3.6
Outstanding Residential Construction (Excluding Commercial Purpose Loans) ¹	3,569,841	6,697,127	87.6	7,186,692	7.3	13,322,068	85.4	17,407,593	30.7
Allowance for Loan Losses or Allowance for Credit Losses on all RE Loans	5,290,166	4,259,864	-19.5	3,782,174	-11.2	11,002,619	190.9	15,466,459	40.6
* REAL ESTATE LOANS - AMOUNT GRANTED:									
* First Mortgages									
* Fixed Rate > 15 years	776,567,901	875,899,554	12.8	1,220,768,688	39.4	2,152,198,822	76.3	1,457,506,819	-9.7
* Fixed Rate 15 years or less	212,978,050	191,460,237	-10.1	283,594,976	48.1	902,298,540	218.2	566,917,144	-16.2
* Other Fixed Rate	7,375,384	13,060,244	77.1	22,147,017	69.6	22,036,221	-0.5	24,629,634	49.0
* Total Fixed Rate First Mortgages	996,921,335	1,080,420,035	8.4	1,526,510,681	41.3	3,076,533,583	101.5	2,049,053,597	-11.2
* Balloon/Hybrid > 5 years	107,136,720	122,474,189	14.3	147,015,939	20.0	133,184,097	-9.4	76,680,129	-23.2
* Balloon/Hybrid 5 years or less	114,902,910	116,481,241	1.4	165,116,440	41.8	132,619,950	-19.7	73,747,512	-25.9
* Total Balloon/Hybrid First Mortgages	222,039,630	238,955,430	7.6	312,132,379	30.6	265,804,047	-14.8	150,427,641	-24.5
* Adjustable Rate First Mtgs 1 year or less	12,313,589	14,208,310	15.4	11,258,746	-20.8	18,519,150	64.5	8,181,919	-41.1
* Adjustable Rate First Mtgs >1 year	29,245,595	28,115,426	-3.9	31,519,715	12.1	36,976,027	17.3	37,680,050	35.9
* Total Adjustable First Mortgages	41,559,184	42,323,736	1.8	42,778,461	1.1	55,495,177	29.7	45,861,969	10.2
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	1,260,520,149	1,361,699,201	8.0	1,881,421,521	38.2	3,397,832,807	80.6	2,245,343,207	-11.9
* Amounts are year-to-date while the related %change ratios are annualized.									
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¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

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	Supplemental Share Information, Off Balance Sheet, & Borrowings							
Return to cover								
01/14/2022			For Charter : N/A					
CU Name: N/A			Count of CU : 93					
Peer Group: N/A			Asset Range : N/A					
			Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured					
			Count of CU in Peer Group : N/A					
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021 % Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):								
Accounts Held by Member Public Units	3,400,600	1,409,589	-58.5	4,608,075	226.9	1,978,037	-57.1	956,846 -51.6
Accounts Held by Nonmember Public Units	8,222,612	1,914,394	-76.7	2,086,039	9.0	2,481,798	19.0	6,264,796 152.4
Employee Benefit Member Shares	22,081,557	34,627,568	56.8	27,730,953	-19.9	30,514,118	10.0	30,229,568 -0.9
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0 N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0 N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0 N/A
Health Savings Accounts	29,762,725	33,458,629	12.4	37,283,534	11.4	41,934,341	12.5	45,315,325 8.1
Dollar Amount of Share Certificates >= \$100,000	544,188,997	531,588,965	-2.3	716,791,374	34.8	746,667,042	4.2	685,393,663 -8.2
Dollar Amount of IRA/Keogh >= \$100,000	276,532,323	266,674,751	-3.6	325,883,457	22.2	320,108,811	-1.8	334,877,055 4.6
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	0	N/A	0 N/A
Commercial Share Accounts	308,237,597	352,975,706	14.5	451,649,775	28.0	744,454,794	64.8	1,050,527,026 41.1
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	6,517,312	7,649,812	17.4	7,564,096	-1.1	5,541,977	-26.7	7,793,565 40.6
SAVING MATURITIES								
< 1 year	10,327,540,539	10,787,724,381	4.5	11,570,744,577	7.3	14,599,106,951	26.2	16,615,505,203 13.8
1 to 3 years	767,627,235	738,512,658	-3.8	800,378,746	8.4	704,892,724	-11.9	696,981,403 -1.1
> 3 years	389,395,697	402,171,311	3.3	494,259,155	22.9	472,560,334	-4.4	380,950,659 -19.4
Total Shares & Deposits	11,484,563,471	11,928,408,350	3.9	12,865,382,478	7.9	15,776,560,009	22.6	17,693,437,265 12.2
INSURANCE COVERAGE OTHER THAN NCUSIF								
Share/Deposit Insurance Other than NCUSIF	7	7	0.0	9	28.6	9	0.0	9 0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate	32,548,467	34,045,218	4.6	45,839,568	34.6	62,366,616	36.1	67,214,259 7.8
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS								
Total Unfunded Commitments for Commercial Loans	15,570,012	44,595,368	186.4	69,804,507	56.5	70,550,038	1.1	93,303,168 32.3
Miscellaneous Commercial Loan Unfunded Commitments (Included in Categories Above)								
Agricultural Related Commercial Loans	169,646	59,899	-64.7	233,281	289.5	213,575	-8.4	0 -100.0
Construction & Land Development	3,570,088	30,887,136	765.2	49,831,183	61.3	31,993,686	-35.8	38,920,112 21.6
Outstanding Letters of Credit	181,000	482,070	166.3	260,580	-45.9	310,511	19.2	897,114 188.9
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL)								
Revolving O/E Lines 1-4 Family	519,720,627	569,937,011	9.7	608,674,310	6.8	712,287,165	17.0	783,078,825 9.9
Credit Card Line	996,166,663	1,046,762,663	5.1	1,084,385,763	3.6	1,235,977,636	14.0	1,281,069,568 3.6
Unsecured Share Draft Lines of Credit	118,574,917	111,464,089	-6.0	116,609,429	4.6	130,087,698	11.6	133,348,517 2.5
Overdraft Protection Programs	284,026,006	305,875,289	7.7	320,384,567	4.7	333,552,184	4.1	341,019,379 2.2
Residential Construction Loans-Excluding Commercial Purpose	2,693,939	4,790,457	77.8	6,265,524	30.8	14,418,578	130.1	14,139,969 -1.9
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0 N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0 N/A
Other Unused Commitments	27,517,022	29,547,835	7.4	25,094,161	-15.1	54,777,114	118.3	36,000,962 -34.3
Total Unfunded Commitments for Non-Commercial Loans	1,948,699,174	2,068,377,344	6.1	2,161,413,754	4.5	2,481,100,375	14.8	2,588,657,220 4.3
Total Unused Commitments	1,964,269,186	2,112,972,712	7.6	2,231,218,261	5.6	2,551,650,413	14.4	2,681,960,388 5.1
%(Unused Commitments / Cash & ST Investments)	130.89	149.11	13.9	117.53	-21.2	76.61	-34.8	73.40 -4.2
Unfunded Commitments Committed by Credit Union	1,963,730,475	2,112,546,546	7.6	2,230,557,240	5.6	2,551,185,256	14.4	2,680,416,728 5.1
Unfunded Commitments Through Third Party	538,711	426,166	-20.9	661,021	55.1	465,157	-29.6	1,543,660 231.9
Loans Transferred with Recourse ¹	376,837,079	513,855,555	36.4	669,043,347	30.2	438,665,377	-34.4	339,704,135 -22.6
Pending Bond Claims	1,150,733	320,394	-72.2	104,366	-67.4	1,324,500	1,169.1	22,117 -98.3
Other Contingent Liabilities	22,140,378	15,923,424	-28.1	9,296,398	-41.6	9,617,507	3.5	10,358,250 7.7
CREDIT AND BORROWING ARRANGEMENTS:								
Num FHLB Members	27	27	0.0	27	0.0	29	7.4	29 0.0
LINE OF CREDIT (Borrowing)								
Total Credit Lines	1,909,671,610	1,960,730,193	2.7	2,172,713,068	10.8	2,611,906,704	20.2	2,864,534,850 9.7
Total Committed Credit Lines	55,894,849	53,914,250	-3.5	76,216,350	41.4	88,364,262	15.9	120,380,845 36.2
Total Credit Lines at Corporate Credit Unions	299,050,652	310,341,000	3.8	314,963,300	1.5	324,348,000	3.0	350,433,000 8.0
Draws Against Lines of Credit	206,089,643	232,511,178	12.8	184,501,548	-20.6	194,540,940	5.4	129,896,959 -33.2
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS								
Line of Credit Outstanding from Corporate Cus	2,881,125	8,782,576	204.8	1,322,305	-84.9	0	-100.0	0 N/A
Term Borrowings Outstanding from Corporate Cus	0	0	N/A	2,000,000	N/A	0	-100.0	0 N/A
MISCELLANEOUS BORROWING INFORMATION:								
Assets Pledged to Secure Borrowings	1,751,877,050	1,856,055,172	5.9	2,157,510,276	16.2	2,433,802,339	12.8	2,743,082,393 12.7
Amount of Borrowings Subject to Early Repayment at Lenders Option	0	0	N/A	0	N/A	129,849,637	N/A	0 -100.0
Uninsured Secondary Capital ²	0	500,000	N/A	500,000	0.0	500,000	0.0	500,000 0.0
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¹ Included MBL construction and land development prior to 03/31/09.								
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward								
								17.SuppShareObs&Borr

	Miscellaneous Information, Programs, Services									
Return to cover			For Charter : N/A							
01/14/2022			Count of CU : 93							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * MAILING STATE = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group :	N/A							
		Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Sep-2021	% Chg
MEMBERSHIP:										
Num Current Members		1,452,892	1,507,778	3.8	1,534,442	1.8	1,572,681	2.5	1,596,009	1.5
Num Potential Members		33,190,253	33,019,377	-0.5	34,552,290	4.6	35,026,197	1.4	35,106,182	0.2
% Current Members to Potential Members		4.38	4.57	4.3	4.44	-2.7	4.49	1.1	4.55	1.3
* % Membership Growth		2.64	3.78	43.3	1.77	-53.2	2.49	40.9	1.98	-20.6
Total Num Savings Accts		2,739,099	2,837,355	3.6	2,880,122	1.5	2,996,342	4.0	3,062,448	2.2
EMPLOYEES:										
Num Full-Time Employees		3,779	3,966	4.9	4,115	3.8	4,243	3.1	4,206	-0.9
Num Part-Time Employees		352	340	-3.4	287	-15.6	269	-6.3	251	-6.7
BRANCHES:										
Num of CU Branches		321	322	0.3	324	0.6	318	-1.9	318	0.0
Num of CUs Reporting Shared Branches		30	31	3.3	29	-6.5	29	0.0	29	0.0
Plan to add new branches or expand existing facilities		14	15	7.1	19	26.7	17	-10.5	17	0.0
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD		4,392,465,382	4,782,698,439	8.9	5,438,555,196	13.7	7,214,210,536	32.6	5,767,197,526	6.6
**Total PALs I and II Loans Granted Year to Date (FCUs Only)		0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Credit Programs):										
Commercial Loans		32	32	0.0	33	3.1	34	3.0	N/A	
Credit Builder		27	26	-3.7	26	0.0	25	-3.8	13	-48.0
Debt Cancellation/Suspension		4	5	25.0	5	0.0	4	-20.0	N/A	
Direct Financing Leases		0	0	N/A	0	N/A	1	N/A	N/A	
Indirect Commercial Loans		8	8	0.0	8	0.0	8	0.0	N/A	
Indirect Consumer Loans		33	32	-3.0	32	0.0	32	0.0	N/A	
Indirect Mortgage Loans		8	11	37.5	11	0.0	11	0.0	N/A	
Interest Only or Payment Option 1st Mortgage Loans		11	11	0.0	11	0.0	11	0.0	N/A	
Micro Business Loans		12	12	0.0	12	0.0	13	8.3	N/A	
Micro Consumer Loans		11	11	0.0	11	0.0	11	0.0	N/A	
Overdraft Lines of Credit		57	55	-3.5	53	-3.6	53	0.0	N/A	
Overdraft Protection		52	51	-1.9	50	-2.0	49	-2.0	N/A	
Participation Loans		39	44	12.8	44	0.0	47	6.8	N/A	
Pay Day Loans		16	16	0.0	16	0.0	14	-12.5	N/A	
Real Estate Loans		74	69	-6.8	67	-2.9	67	0.0	N/A	
Refund Anticipation Loans		2	2	0.0	2	0.0	1	-50.0	N/A	
Risk Based Loans		76	73	-3.9	71	-2.7	69	-2.8	N/A	
Share Secured Credit Cards		29	30	3.4	30	0.0	30	0.0	N/A	
Payday Alternative Loans (PAL Loans)		0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS										
(Other Programs):										
ATM/Debit Card Program		77	77	0.0	76	-1.3	75	-1.3	N/A	
Commercial Share Accounts		44	43	-2.3	43	0.0	42	-2.3	N/A	
Check Cashing		60	61	1.7	61	0.0	61	0.0	N/A	
First Time Homebuyer Program		14	16	14.3	16	0.0	17	6.3	17	0.0
Health Savings Accounts		12	13	8.3	13	0.0	13	0.0	N/A	
Individual Development Accounts		2	3	50.0	3	0.0	3	0.0	N/A	
In-School Branches		1	1	0.0	1	0.0	1	0.0	0	-100.0
Insurance/Investment Sales		35	35	0.0	35	0.0	34	-2.9	N/A	
International Remittances		20	20	0.0	20	0.0	21	5.0	23	9.5
Low Cost Wire Transfers		75	73	-2.7	72	-1.4	70	-2.8	69	-1.4
***Number of International Remittances Originated YTD		4,162	4,461	7.2	4,250	-4.7	3,800	-10.6	3,418	19.9
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng		13	13	0.0	14	7.7	14	0.0	14	0.0
Adjusted Retained Earnings Obtained through Business Combinations		17,042,824	19,237,034	12.9	22,413,114	16.5	22,665,750	1.1	24,835,264	9.6
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)		33,195,608	29,249,548	-11.9	33,854,037	15.7	33,763,523	-0.3	30,562,468	-9.5
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
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										18.MiscInfoAndService

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01/14/2022

CU Name: N/A

Peer Group: N/A

Graphs 1

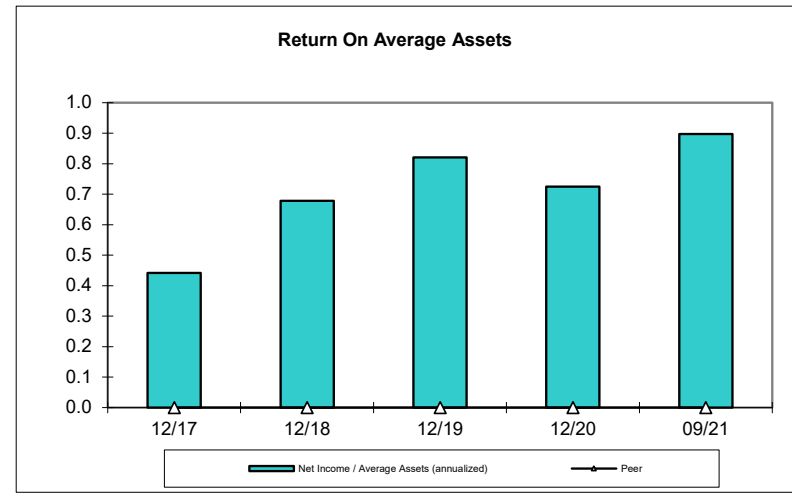
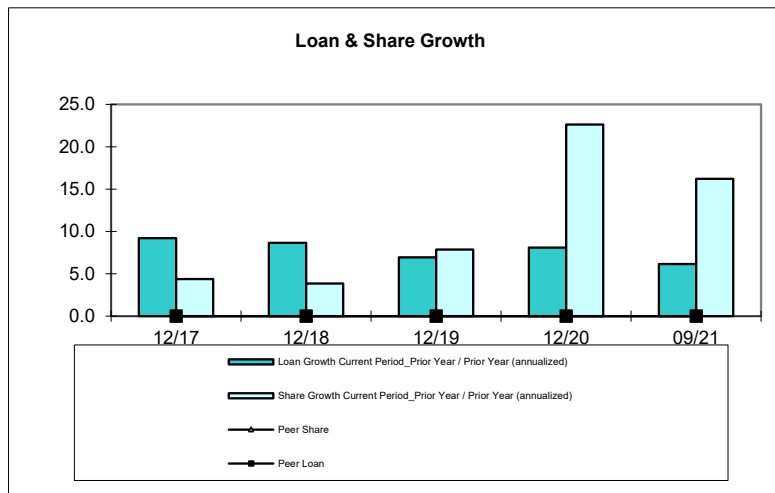
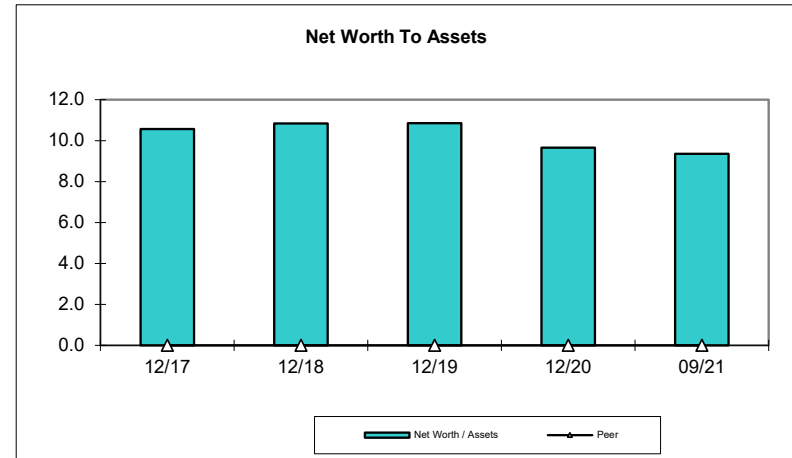
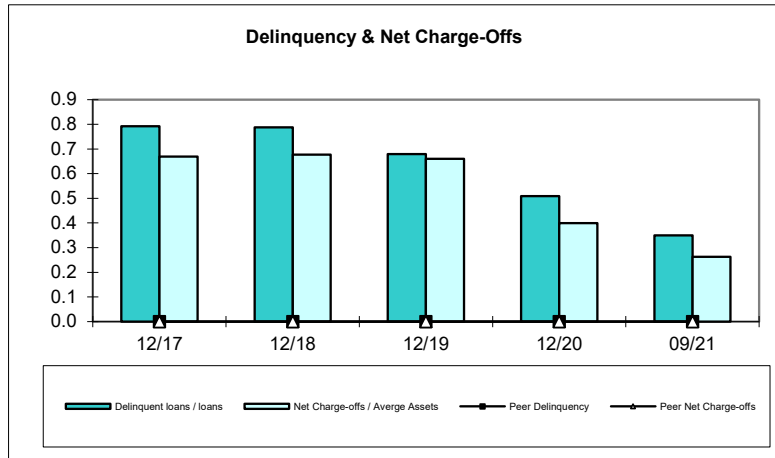
For Charter : N/A

Count of CU : 93

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included:

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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01/14/2022

CU Name: N/A

Peer Group: N/A

Graphs 2

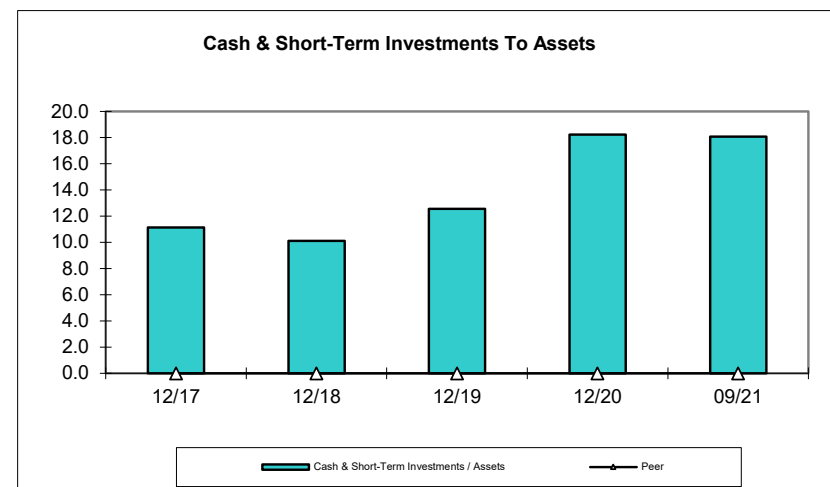
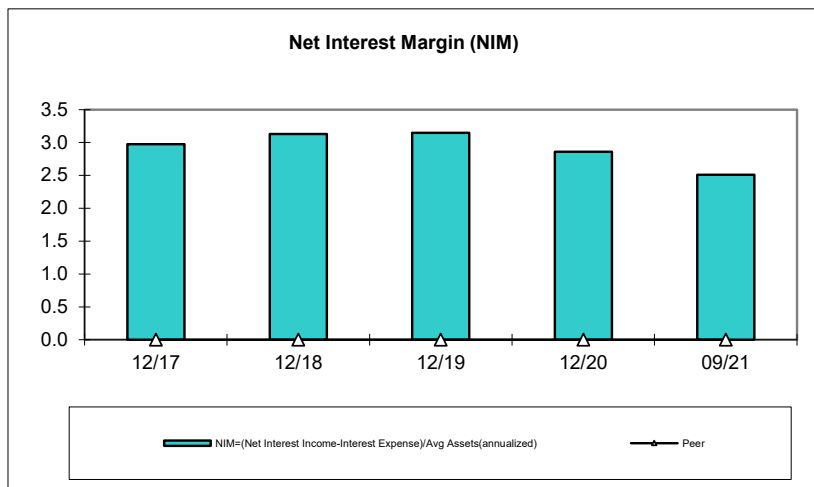
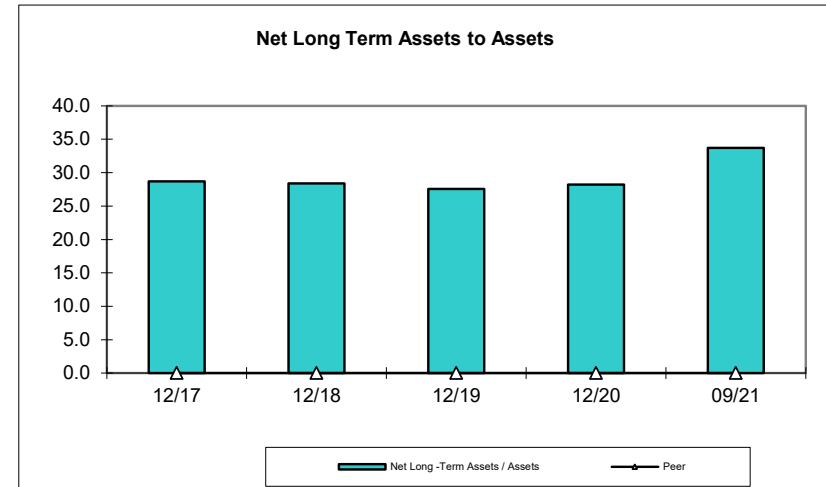
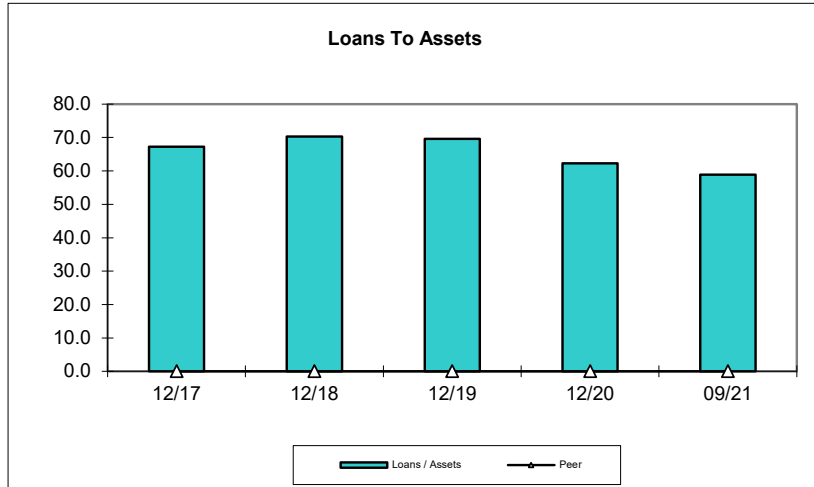
For Charter : N/A

Count of CU : 93

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included:

Count of CU in Peer Group : N/A



Cycle Date: December-2021
Run Date: 03/07/2022
Interval: Annual
Validated

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	Parameters:	Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 91
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.
Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information														
Return to cover	For Charter : N/A														
03/07/2022	Count of CU : 91														
CU Name: N/A	Asset Range : N/A														
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured State														
	Count of CU in Peer Group : N/A														
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg						
ASSETS:	Amount	Amount		Amount		Amount		Amount							
Cash & Equivalents	915,153,222	858,012,984	-6.2	1,150,566,834	34.1	2,315,065,382	101.2	2,942,104,452	27.1						
TOTAL INVESTMENTS	2,681,410,844	2,487,384,854	-7.2	2,486,342,544	0.0	3,480,297,690	40.0	4,206,570,711	20.9						
Loans Held for Sale	46,919,709	34,568,595	-26.3	73,318,768	112.1	103,031,142	40.5	223,975,538	117.4						
Real Estate Loans	3,665,500,835	3,979,839,781	8.6	4,384,497,649	10.2	5,047,527,668	15.1	5,227,123,225	3.6						
Unsecured Loans	858,307,592	893,334,581	4.1	909,803,034	1.8	929,747,122	2.2	848,925,307	-8.7						
Other Loans	4,532,082,913	4,966,759,526	9.6	5,228,213,613	5.3	5,398,204,228	3.3	5,940,111,121	10.0						
TOTAL LOANS	9,055,891,340	9,839,933,888	8.7	10,522,514,296	6.9	11,375,479,018	8.1	12,016,159,653	5.6						
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(79,779,017)	(82,092,040)	2.9	(74,050,628)	-9.8	(89,824,348)	21.3	(85,170,801)	-5.2						
Land And Building	322,114,034	335,167,012	4.1	374,101,319	11.6	383,745,884	2.6	402,353,325	4.8						
Other Fixed Assets	53,818,227	57,381,070	6.6	63,506,315	10.7	69,564,187	9.5	67,975,351	-2.3						
NCUSIF Deposit	109,835,275	114,716,810	4.4	120,763,133	5.3	141,228,983	16.9	162,138,625	14.8						
All Other Assets	361,134,605	350,443,285	-3.0	391,113,434	11.6	495,473,774	26.7	478,625,761	-3.4						
TOTAL ASSETS	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	20,414,732,615	11.7						
LIABILITIES & CAPITAL:															
Dividends Payable	12,810,880	14,436,129	12.7	17,572,909	21.7	16,752,124	-4.7	15,431,308	-7.9						
Notes & Interest Payable	370,972,153	435,951,925	17.5	432,644,879	-0.8	445,037,247	2.9	326,031,042	-26.7						
Accounts Payable & Other Liabilities ³	229,198,273	164,036,519	-28.4	190,378,521	16.1	305,277,786	60.4	252,026,960	-17.4						
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ⁴	0	500,000	N/A	500,000	0.0	500,000	0.0	2,500,000	400.0						
Share Drafts	2,269,797,210	2,431,507,210	7.1	2,649,925,821	9.0	3,565,896,436	34.6	4,175,167,958	17.1						
Regular shares	3,937,724,337	4,131,668,081	4.9	4,253,585,211	3.0	5,507,377,896	29.5	6,633,006,872	20.4						
All Other Shares & Deposits	5,277,041,924	5,365,233,059	1.7	5,961,871,446	11.1	6,703,285,677	12.4	7,157,427,408	6.8						
TOTAL SHARES & DEPOSITS	11,484,563,471	11,928,408,350	3.9	12,865,382,478	7.9	15,776,560,009	22.6	17,965,602,238	13.9						
TOTAL LIABILITIES /5	612,981,306	614,924,573	0.3	13,506,478,787	2,096.4	16,544,127,166	22.5	18,561,591,548	12.2						
Regular Reserve	211,447,356	211,149,463	-0.1	211,067,646	0.0	211,172,500	0.0	210,729,889	-0.2						
Other Reserves	231,738,187	242,171,197	4.5	296,780,486	22.5	328,293,660	10.6	320,618,385	-2.3						
Undivided Earnings	925,767,919	998,862,875	7.9	1,093,849,096	9.5	1,190,468,386	8.8	1,321,792,793	11.0						
TOTAL EQUITY	1,368,953,462	1,452,183,535	6.1	1,601,697,228	10.3	1,729,934,546	8.0	1,853,141,067	7.1						
TOTAL LIABILITIES, SHARES, & EQUITY	13,466,498,239	13,995,516,458	3.9	15,108,176,015	8.0	18,274,061,712	21.0	20,414,732,615	11.7						
INCOME & EXPENSE															
Loan Income*	401,339,528	450,307,958	12.2	502,294,791	11.5	519,062,885	3.3	523,743,853	0.9						
Investment Income*	54,780,096	65,265,196	19.1	76,801,932	17.7	66,878,692	-12.9	49,446,902	-26.1						
Other Income*	278,240,106	299,576,098	7.7	312,500,523	4.3	360,122,977	15.2	401,306,056	11.4						
Total Employee Compensation & Benefits*	264,309,396	290,288,984	9.8	306,462,354	5.6	335,727,716	9.5	362,815,194	8.1						
NCUSIF Premiums Expense *	0	1,300	N/A	5,045	288.1	0	-100.0	18,471	N/A						
Total Other Operating Expenses*	263,880,478	288,729,525	9.4	313,095,909	8.4	334,061,762	6.7	357,091,559	6.9						
Non-interest Income & (Expense)*	-18,381,245	9,272,131	150.4	26,390,422	184.6	12,271,158	-53.5	18,160,985	48.0						
NCUSIF Stabilization Income*	N/A	N/A		N/A		N/A		N/A							
Provision for Loan/Lease Losses or Total Credit Loss Expense*	65,144,046	66,264,306	1.7	57,973,227	-12.5	59,161,317	2.0	24,456,943	-58.7						
Cost of Funds*	64,596,504	86,045,038	33.2	121,095,816	40.7	108,386,669	-10.5	83,500,674	-23.0						
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM ¹	58,048,061	93,093,530	60.4	N/A		N/A		N/A							
Net Income (Loss)*	58,048,061	93,092,230	60.4	119,355,317	28.2	120,998,248	1.4	164,774,955	36.2						
TOTAL CU's	103	99	-3.9	97	-2.0	94	-3.1	91	-3.2						
* Income/Expense items are year-to-date while the related %change ratios are annualized.															
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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.															
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.															
³ March 2014 and forward includes "Non-Trading Derivative Liabilities."															
⁴ December 2011 and forward includes "Subordinated Debt Included in Net Worth."															
⁵ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.															
1. Summary Financial															

		**Supplemental Ratios			
Return to cover		For Charter : N/A			
03/07/2022		Count of CU : 91			
CU Name: N/A		Asset Range : N/A			
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All *			
	Count of CU in	Peer Group :	N/A		
	Dec-2017	Dec-2018	Dec-2019	Dec-2020	Dec-2021
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.18	1.04	1.01	0.83	0.70
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	1.09	0.99	0.76	0.89	0.12
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.62	0.65	0.54	0.44	0.37
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.97	0.85	0.75	0.60	0.46
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.87	0.79	0.69	0.56	0.44
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	1.35	1.12	0.93	0.68	0.62
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	18.75	18.26	19.18	13.87	10.64
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.10	0.94	0.79	0.73	0.60
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.61	0.70	0.36	0.45	0.07
Commercial Loans Delinquent >= 30 Days / Total Commercial Loans ²	1.70	1.95	1.58	0.99	1.23
Commercial Loans Delinquent >= 60 Days / Total Commercial Loans ²	0.77	1.08	0.70	0.15	0.68
TDR Commercial Lns Not Secured by RE Delinquent >= 60 Days / TDR Commercial Lns Not Secured by RE ²	79.79	89.09	100.00	0.00	0.00
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.00	0.00	0.00	0.00
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	111.16	105.86	103.54	155.17	158.56
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.58	0.80	0.70	0.34	0.34
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.54	0.79	0.64	0.74	0.75
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	0.95	0.69	0.46	0.28	0.35
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.22	0.38	0.34	0.37	0.37
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.18	0.10	0.16	0.03	0.02
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	12.39	12.53	10.21	13.07	13.18
TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans	14.70	0.00	0.00	0.00	0.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.73	1.69	1.63	0.94	1.00
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.54	0.69	0.59	0.40	0.41
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	16.91	15.29	14.77	12.87	11.88
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	2.52	2.67	2.10	1.61
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	0.05	0.38	16.77	0.70	0.43
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.77	0.75	0.63	0.43	0.22
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.02	0.03	0.01	0.02	0.00
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.01	0.01	0.01	0.02	0.00
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.06	0.08	-0.01	0.01	0.00
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.09	0.08	0.08	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.04	0.97	0.86	0.56	0.28
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.77	1.58	0.30	0.24	0.09
* Net Charge Offs - Commercial Loans / Avg Commercial Loans ²	0.26	0.03	0.04	0.11	0.02
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	23.40	25.15	24.16	23.15	23.57
Participation Loans Outstanding / Total Loans	2.82	2.44	2.94	3.59	4.98
Participation Loans Purchased YTD / Total Loans Granted YTD	1.97	1.09	2.48	2.58	4.31
* Participation Loans Sold YTD / Total Assets	0.34	0.48	0.49	0.37	0.19
Total Commercial Loans / Total Assets ²	2.54	2.94	3.49	3.45	3.57
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.01	0.07	0.33	0.29	0.81
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	33.22	29.33	31.78	32.34	29.62
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.87	15.49	16.00	18.18	16.69
Total Fixed Rate Real Estate / Total Loans	23.61	22.03	22.97	29.20	28.36
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.56	26.96	32.66	46.17	37.81
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	61.94	59.02	61.51	63.26	65.76
Interest Only & Payment Option First & Other RE / Total Assets	0.65	0.74	0.74	0.57	0.61
Interest Only & Payment Option First & Other RE / Net Worth	6.17	6.82	6.84	5.90	6.42
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	1.30	1.32	1.46	2.46	2.87
Unused Commitments / Cash & ST Investments	130.89	149.11	117.53	76.61	73.54
Complex Assets / Total Assets	21.00	21.86	21.37	22.33	21.67
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.21	35.30	35.70	34.67	33.91
* Annualization factor: March = 4, June = 2, September =4/3, December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
² Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					
3. Supplemental Ratios					

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[illegible]

[illegible]

Return to cover									
03/07/2022									
CU Name: N/A									
Peer Group: N/A									
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[illegible]

Return to cover 03/07/2022 CU Name: N/A Peer Group: N/A		Delinquent Loan Information 2																
		For Charter: N/A		Count of CU: 91		Asset Range: N/A												
		Criteria:		Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally														
		Count of CU in Peer Group: N/A																
		Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg								
DELINQUENT LOANS BY CATEGORY ¹																		
ALL REAL ESTATE LOANS																		
30 to 59 Days Delinquent		43,566,195	39,995,751	-8.2	45,923,406	14.8	27,311,984	-40.5	30,764,848	12.6								
60 to 179 Days Delinquent		13,207,936	20,142,895	52.5	15,463,570	-23.2	12,717,416	-17.8	14,289,398	-12.4								
180 to 359 Days Delinquent		4,094,810	3,016,614	-26.3	5,891,404	95.3	3,354,013	-43.1	2,695,308	-19.6								
> = 360 Days Delinquent		2,393,561	4,243,003	77.3	4,399,676	3.7	4,029,938	-8.4	4,363,142	8.3								
Total Del Real Estate Loans (> = 60 Days)		19,696,307	27,402,512	39.1	25,754,650	-6.0	20,101,367	-22.0	21,347,848	6.2								
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans		1.73	1.89	-1.9	1.63	-3.5	0.94	-42.5	1.00	6.1								
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans		0.54	0.89	28.1	0.59	-14.7	0.41	-32.2	0.41	2.6								
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years																		
30 to 59 Days Delinquent		21,722,723	18,918,175	-12.9	24,348,405	28.7	12,088,818	-50.4	17,810,987	47.3								
60 to 179 Days Delinquent		6,224,895	10,200,029	63.9	8,155,939	-20.0	6,409,520	-21.4	6,443,340	0.5								
180 to 359 Days Delinquent		2,208,221	2,285,381	3.5	4,232,449	85.2	1,608,062	-62.0	1,120,598	-30.3								
> = 360 Days Delinquent		1,818,660	2,844,356	56.4	2,396,453	-15.7	2,094,884	-12.6	2,869,786	37.0								
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)		10,251,776	15,329,766	49.5	14,784,841	-3.6	10,112,466	-31.6	10,433,724	3.2								
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 yrs		0.58	0.80	37.6	0.70	-12.1	0.34	-51.6	0.34	-0.1								
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years																		
30 to 59 Days Delinquent		14,656,618	13,752,148	-6.2	13,928,741	1.3	11,423,225	-18.0	8,712,933	-23.7								
60 to 179 Days Delinquent		3,289,141	5,586,531	69.8	3,946,712	-29.4	3,374,912	-14.5	4,929,364	46.1								
180 to 359 Days Delinquent		1,028,961	285,171	-72.3	700,678	145.7	843,182	20.3	623,416	-28.1								
> = 360 Days Delinquent		128,996	926,779	618.7	1,380,438	49.0	1,223,107	-11.4	461,670	-62.3								
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)		4,447,062	6,798,481	52.9	6,027,828	-11.3	5,441,201	-9.7	6,014,450	10.5								
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.54	0.79	44.4	0.64	-18.2	0.74	15.2	0.75	1.9								
Other Real Estate Fixed Rate/Hybrid/Balloon																		
30 to 59 Days Delinquent		3,013,392	2,011,967	-33.2	1,880,086	-6.6	1,010,862	-46.2	1,271,996	25.8								
60 to 179 Days Delinquent		2,622,741	1,222,044	-53.4	879,658	-28.0	321,240	-63.5	814,758	153.6								
180 to 359 Days Delinquent		510,509	83,489	-83.6	349,438	318.5	259,203	-25.8	78,592	-69.7								
> = 360 Days Delinquent		328,584	365,590	11.3	182,090	-50.2	345,791	89.9	248,871	-28.0								
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)		3,461,834	1,671,123	-51.7	1,411,184	-15.6	926,234	-34.4	1,142,221	23.3								
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans		0.95	0.69	-27.1	0.46	-33.0	0.28	-40.2	0.35	27.8								
Other Real Estate Adjustable Rate																		
30 to 59 Days Delinquent		4,173,462	5,313,461	27.3	5,766,174	8.5	2,789,079	-51.6	2,968,932	6.4								
60 to 179 Days Delinquent		1,071,159	3,134,291	192.6	2,481,261	-20.8	2,611,744	5.3	2,101,936	-19.5								
180 to 359 Days Delinquent		347,119	362,573	4.5	608,841	67.9	843,566	5.7	872,702	35.6								
> = 360 Days Delinquent		117,357	106,178	-9.4	440,695	314.7	366,156	-16.9	782,815	113.8								
Total Del Other RE Adj Rate Lns (> = 60 Days)		1,535,635	3,603,142	134.6	3,530,797	-2.0	3,621,466	2.6	3,757,453	3.8								
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans		0.22	0.38	76.1	0.34	-9.8	0.37	6.5	0.37	0.7								
COMMERCIAL LOAN DELINQUENCY - RE & NON-RE SECURED ²																		
Member Commercial Loans Secured By RE																		
30 to 59 Days Delinquent		2,903,581	3,466,825	19.4	4,245,552	22.5	5,265,676	24.0	3,417,014	-35.1								
60 to 179 Days Delinquent		2,172,901	3,580,664	64.8	777,477	-78.3	470,914	-39.4	3,634,642	671.8								
180 to 359 Days Delinquent		0	449,549	N/A	2,598,528	478.0	224,153	-91.4	0	-100.0								
> = 360 Days Delinquent		0	19,977	N/A	0	-100.0	140,132	N/A	0	-100.0								
Total Del Member Commercial Loans Secured by RE (> = 60 Days)		2,172,901	4,050,190	86.4	3,376,005	-16.6	835,199	-75.3	3,634,642	335.2								
%Member Commercial Loans Secured by RE Delinquent >= 60 Days / Total Member Commercial Loans Secured by RE		0.78	1.21	54.6	0.80	-34.2	0.17	-78.4	0.66	286.7								
Member Commercial Loans NOT Secured By RE																		
30 to 59 Days Delinquent		297,415	127,751	-57.0	436,177	241.4	70,254	-83.9	582,466	729.1								
60 to 179 Days Delinquent		117,100	152,122	29.9	160,478	5.5	79,329	-50.6	1,176,610	1,383.2								
180 to 359 Days Delinquent		16,918	0	-100.0	5,651	N/A	24,968	341.8	161,995	548.8								
> = 360 Days Delinquent		312,344	227,924	-27.0	136,461	-40.1	0	-100.0	0	N/A								
Total Del Member Commercial Loans NOT Secured By RE(> = 60 Days)		446,362	380,046	-14.9	302,590	-20.4	104,297	-65.5	1,338,605	1,183.5								
%Member Commercial Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Commercial Loans NOT Secured By RE		1.53	1.18	-23.2	0.60	-49.0	0.20	-66.8	2.11	955.2								
NonMember Commercial Loans Secured By RE																		
30 to 59 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A								
60 to 179 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A								
180 to 359 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A								
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A								
Total Del NonMember Commercial Lns Secured by RE (>= 60 Days)		0	0	N/A	0	N/A	0	N/A	0	N/A								
%NonMember Commercial Loans Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans Secured by RE		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A								
NonMember Commercial Loans NOT Secured By RE																		
30 to 59 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A								
60 to 179 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A								
180 to 359 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A								
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A								
Total Del Other RE Fixed/Hybrid/Balloon NonMember Commercial Lns Secured		0	0	N/A	0	N/A	0	N/A	0	N/A								
%NonMember Commercial Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Commercial Loans NOT Secured by RE		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A								
# Means the number is too large to display in the cell																		
The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.																		
Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.																		
9. Delinquent Loan Information 2																		

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover			For Charter : N/A						
03/07/2022			Count of CU : 91						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured						
	Count of CU in Peer Group :	N/A							
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	69,195,377	75,781,423	9.5	80,104,803	5.7	58,226,703	-27.3	45,001,912	-22.7
* Total Loans Recovered	11,165,036	11,763,659	5.4	12,868,486	9.4	14,543,545	13.0	16,184,161	11.3
* NET CHARGE OFFS (\$\$)	58,030,341	64,017,764	10.3	67,236,317	5.0	43,683,158	-35.0	28,817,751	-34.0
***Net Charge-Offs / Average Loans	0.67	0.68	1.3	0.66	-2.5	0.40	-39.6	0.25	-38.2
Total Del Loans & *Net Charge-Offs ¹	129,797,014	141,566,177	9.1	138,753,560	-2.0	101,572,379	-26.8	82,534,373	-18.7
Combined Delinquency and Net Charge Off Ratio ¹	1.46	1.47	0.3	1.34	-8.6	0.91	-32.3	0.69	-23.6
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	12,725,096	13,677,740	7.5	14,947,985	9.3	11,877,492	-20.5	9,624,588	-19.0
* Unsecured Credit Card Lns Recovered	2,077,555	2,060,757	-0.8	2,392,491	16.1	2,383,215	-0.4	2,835,208	19.0
* NET UNSECURED CREDIT CARD C/Os	10,647,541	11,616,983	9.1	12,555,494	8.1	9,494,277	-24.4	6,789,380	-28.5
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.36	2.52	6.9	2.67	6.0	2.10	-21.2	1.61	-23.4
* Non-Federally Guaranteed Student Loans Charged Off	32,003	217,007	578.1	8,799,744	3,955.1	375,349	-95.7	211,444	-43.7
* Non-Federally Guaranteed Student Loans Recovered	3,374	6,899	104.5	17,200	149.3	47,181	174.3	22,932	-51.4
* Net Non-Federally Guaranteed Student Loans C/Os	28,629	210,108	633.9	8,782,544	4,080.0	328,168	-96.3	188,512	-42.6
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	0.05	0.38	597.3	16.77	4,346.6	0.70	-95.8	0.43	-38.5
* Total 1st Mortgage RE Loan/LOCs Charged Off	936,499	306,579	-67.3	376,460	22.8	714,126	89.7	123,054	-82.8
* Total 1st Mortgage RE Loans/LOCs Recovered	675,834	67,765	-90.0	59,740	-11.8	60,583	1.4	150,772	148.9
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	260,665	238,814	-8.4	316,720	32.6	653,543	106.3	-27,718	-104.2
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.01	0.01	-14.2	0.01	22.1	0.02	77.9	0.00	-103.8
* Total Other RE Loans/LOCs Charged Off	1,135,361	1,540,353	35.7	708,413	-54.0	496,445	-29.9	580,770	17.0
* Total Other RE Loans/LOCs Recovered	574,514	596,991	3.9	810,947	35.8	406,308	-49.9	556,915	37.1
* NET OTHER RE LOANS/LOCs C/Os	560,847	943,362	68.2	-102,534	-110.9	90,137	-187.9	23,855	-73.5
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.06	0.08	50.9	-0.01	-109.8	0.01	183.4	0.00	-73.6
* Total Real Estate Loans Charged Off	2,071,860	1,846,932	-10.9	1,084,873	-41.3	1,210,571	11.6	703,824	-41.9
* Total Real Estate Lns Recovered	1,250,348	664,756	-46.8	870,687	31.0	466,891	-46.4	707,687	51.6
* NET Total Real Estate Loan C/Os	821,512	1,182,176	43.9	214,186	-81.9	743,680	247.2	-3,863	-100.5
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.02	0.03	33.1	0.01	-83.4	0.02	207.9	0.00	

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	Real Estate Loan Information 2								
Return to cover									
03/07/2022			For Charter :	N/A					
CU Name: N/A			Count of CU :	91					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured State					
			Count of CU in Peer Group :	N/A					
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
* OTHER REAL ESTATE (Granted)									
* Closed End Fixed Rate	59,081,366	81,144,731	37.3	100,609,640	24.0	120,296,551	19.6	82,141,687	-31.7
* Closed End Adjustable Rate	23,030,788	8,210,297	-64.4	2,879,600	-64.9	7,220,550	150.7	7,703,900	6.7
* Open End Adjustable Rate (HELOC)	295,132,430	262,377,754	-11.1	278,322,668	6.1	272,249,545	-2.2	502,323,289	84.5
* Open End Fixed Rate and Other	3,492,157	5,280,772	51.2	2,289,928	-56.6	1,115,541	-51.3	5,055,664	353.2
* TOTAL OTHER REAL ESTATE GRANTED	380,736,741	357,013,554	-6.2	384,101,836	7.6	400,882,187	4.4	597,224,540	49.0
* TOTAL RE (FIRST AND OTHER) GRANTED	1,641,256,890	1,718,712,755	4.7	2,265,523,357	31.8	3,798,714,994	67.7	3,544,669,199	-6.7
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	26.56	26.96	1.5	32.66	21.2	46.17	41.4	37.81	-18.1
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	780,774,917	803,633,183	2.9	1,157,198,144	44.0	2,149,578,745	85.8	1,938,111,817	-9.8
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	61.94	59.02	-4.7	61.51	4.2	63.26	2.9	65.76	3.9
AMT of Mortgage Servicing Rights	18,464,904	20,031,234	8.5	23,939,505	19.5	43,368,506	81.2	55,441,553	27.8
Outstanding RE Loans Sold But Serviced	3,719,133,801	3,934,360,190	5.8	4,254,913,097	8.1	4,555,414,053	7.1	4,752,192,282	4.3
% (Mortgage Servicing Rights / Net Worth)	1.30	1.32	1.8	1.46	10.6	2.46	68.5	2.87	16.8
MISC. RE LOAN INFORMATION									
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,460,631,759	1,490,384,537	2.0	1,567,202,352	5.2	1,638,091,996	4.5	1,465,011,582	-10.6
R.E. Lns also Commercial Lns ¹	303,818,760	373,249,156	22.9	472,301,677	26.5	570,845,943	20.9	660,535,896	15.7
REVERSE MORTGAGES									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Reverse Mortgages	0	0	N/A	0	N/A	0	N/A	0	N/A
RE LOAN TDRS OUTSTANDING									
TDR First Mortgage RE Loans	33,070,119	32,760,812	-0.9	28,952,337	-11.6	24,970,283	-13.8	19,439,080	-22.2
TDR Other RE Loans	4,601,826	4,748,110	3.2	5,601,360	18.0	5,617,964	0.3	5,121,326	-8.8
Total TDR First and Other RE Loans	37,671,945	37,508,922	-0.4	34,553,697	-7.9	30,588,247	-11.5	24,560,406	-19.7
TDR RE Loans Also Reported as Commercial Loans ¹	1,747,245	622,232	-64.4	2,139,600	243.9	4,352,928	103.4	4,424,832	1.7
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT >= 60 Days ¹									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	10,251,776	15,329,766	49.5	14,784,841	-3.6	10,112,466	-31.6	10,433,724	3.2
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	4,447,062	6,798,481	52.9	6,027,828	-11.3	5,441,201	-9.7	6,014,450	10.5
Other R.E. Fixed Rate	3,461,834	1,671,123	-51.7	1,411,184	-15.6	926,234	-34.4	1,142,221	23.3
Other R.E. Adj. Rate	1,535,635	3,603,142	134.6	3,530,797	-2.0	3,621,466	2.6	3,757,453	3.8
TOTAL DEL R.E. DELINQUENT >= 60 Days	19,696,307	27,402,512	39.1	25,754,650	-6.0	20,101,367	-22.0	21,347,848	6.2
DELINQUENT 30 to 59 Days									
First Mortgage	36,379,341	32,670,323	-10.2	38,277,146	17.2	23,512,043	-38.6	26,523,920	12.8
Other	7,186,854	7,325,428	1.9	7,646,260	4.4	3,799,941	-50.3	4,240,928	11.6
TOTAL DEL RE 30 to 59 Days	43,566,195	39,995,751	-8.2	45,923,406	14.8	27,311,984	-40.5	30,764,848	12.6
TOTAL DEL R.E. LOANS >= 30 Days	63,262,502	67,398,263	6.5	71,678,056	6.4	47,413,351	-33.9	52,112,696	9.9
RE LOAN DELINQUENCY RATIOS									
% R.E. LOANS DO >= 30 Days	1.73	1.69	-1.9	1.63	-3.5	0.94	-42.5	1.00	6.1
% R.E. LOANS DO >= 60 Days	0.54	0.69	28.1	0.59	-14.7	0.40	-32.2	0.41	2.6
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days									
TDR First Mortgage RE Loans Delinquent >= 60 Days	4,099,668	3,674,172	-10.4	2,480,608	-32.5	3,088,553	24.5	2,667,954	-13.6
TDR Other RE Loans Delinquent >= 60 Days	567,301	1,026,282	80.9	1,045,823	1.9	908,071	-13.2	568,510	-37.4
Total TDR First and Other RE Loans Delinquent >= 60 Days	4,666,969	4,700,454	0.7	3,526,431	-25.0	3,996,624	13.3	3,236,464	-19.0
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE	12.39	12.53	1.2	10.21	-18.6	13.07	28.0	13.18	0.9
TDR RE Loans Also Reported as Commercial Loans Delinquent >= 60 Days ^{1,2}	256,847	0	-100.0	0	N/A	0	N/A	0	N/A
% TDR RE Lns also Reported as Commercial Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Commercial Loans ^{1,2}	14.70	0.00	-100.0	0.00	N/A	0.00	N/A	0.00	N/A
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	936,499	306,579	-67.3	376,460	22.8	714,126	89.7	123,054	-82.8
* Total 1st Mortgage Lns Recovered	675,834	67,765	-90.0	59,740	-11.8	60,583	1.4	150,772	148.9
* NET 1st MORTGAGE LN C/Os	260,665	238,814	-8.4	316,720	32.6	653,543	106.3	-27,718	-104.2
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.01	0.01	-14.2	0.01	22.1	0.02	77.9	0.00	-103.8
* Total Other RE Lns Charged Off	1,135,361	1,540,353	35.7	708,413	-54.0	496,445	-29.9	580,770	17.0
* Total Other RE Lns Recovered	574,514	596,991	3.9	810,947	35.8	406,308	-49.9	556,915	37.1
* NET OTHER RE LN C/Os	560,847	943,362	68.2	-102,534	-110.9	90,137	187.9	23,855	-73.5
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.06	0.08	50.9	-0.01	-109.8	0.01	183.4	0.00	-73.6
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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¹ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.									
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
								13. RE Loans 2	

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	Other Investment Information								
Return to cover	For Charter : N/A								
03/07/2022	Count of CU : 91								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured								
	Count of CU in Peer Group : N/A								
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	2,569,535	2,031,060	-21.0	1,608,915	-20.8	0	-100.0	0	N/A
Total FDIC-Issued Guaranteed Notes	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other US Government Obligations	124,888,188	153,072,110	22.6	154,563,168	1.0	77,868,202	-49.6	38,095,905	-51.1
TOTAL U.S. GOVERNMENT OBLIGATIONS	127,457,723	155,103,170	21.7	156,172,083	0.7	77,868,202	-50.1	38,095,905	-51.1
Agency/GSE Debt Instruments (not backed by mortgages)	603,224,562	521,607,988	-13.5	481,524,516	-7.7	568,155,867	18.0	814,604,089	43.4
Agency/GSE Mortgage-Backed Securities	1,159,135,770	1,040,820,342	-10.2	970,573,839	-6.7	1,913,859,509	97.2	2,266,574,953	18.4
TOTAL FEDERAL AGENCY SECURITIES	1,762,360,332	1,562,428,330	-11.3	1,452,098,355	-7.1	2,482,015,376	70.9	3,081,179,042	24.1
Securities Issued by States and Political Subdivision in the U.S.	2,673,051	2,629,491	-1.6	1,660,272	-36.9	8,828,193	431.7	20,821,261	135.8
Privately Issued Mortgage-Related Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	425,901	246,402	-42.1	39,386	-84.0	30,006	-23.8	21,626	-27.9
TOTAL OTHER MORTGAGE-BACKED SECURITIES	425,901	246,402	-42.1	39,386	-84.0	30,006	-23.8	21,626	-27.9
Mutual Funds	5,133,614	4,858,599	-5.4	4,901,969	0.9	7,138,810	45.6	84,755,077	1,087.2
Common Trusts	3,524,192	3,433,659	-2.6	3,556,581	3.6	3,639,486	2.3	7,541,722	107.2
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	8,657,806	8,292,258	-4.2	8,458,550	2.0	10,778,296	27.4	92,296,799	756.3
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	4,398,297	N/A
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	457,469,685	302,498,237	-33.9	348,733,267	15.3	673,956,153	93.3	592,518,359	-12.1
Commercial Mortgage Backed Securities	231,697,664	248,863,099	7.4	241,303,057	-3.0	459,896,600	90.6	566,639,166	23.2
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	3,434,984,459	3,177,831,215	-7.5	3,462,520,718	9.0	5,541,989,290	60.1	6,908,631,502	24.7
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	125,494,471	109,190,803	-13.0	156,891,558	43.7	377,611,421	140.7	384,032,661	1.7
Cash on Deposit in Other Financial Institutions	604,075,196	555,381,885	-8.1	386,712,285	-30.4	536,953,877	38.9	388,654,108	-27.6
CUSO INFORMATION									
Value of Investments in CUSO	46,887,762	41,502,091	-11.5	45,619,404	9.9	57,360,408	25.7	60,682,767	5.8
CUSO loans	300,000	9,999,994	3,233.3	6,936,811	-30.6	3,584,109	-48.3	3,580,772	-0.1
Aggregate cash outlays in CUSO	22,795,773	22,593,065	-0.9	31,501,582	39.4	31,321,987	-0.6	32,658,414	4.3
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	1,281,748	N/A	1,319,011	2.9	0	-100.0	1,394,577	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased	158,639,065	156,482,012	-1.4	204,814,345	30.9	266,788,142	30.3	239,280,996	-10.3
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	23	22	-4.3	21	-4.5	21	0.0	22	4.8
Approved Mortgage Seller	20	20	0.0	20	0.0	21	5.0	22	4.8
Borrowing Repurchase Agreements	0	1	N/A	1	0.0	1	0.0	0	-100.0
Brokered Deposits (all deposits acquired through 3rd party)	2	4	100.0	4	0.0	4	0.0	3	-25.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	2	0.0	2	0.0	0	-100.0
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	32	31	-3.1	33	6.5	36	9.1	34	-5.6
Charitable Donation Accounts	0	0	N/A	0	N/A	0	N/A	0	N/A
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS									
Securities	18,965,463	41,774,971	120.3	68,423,348	63.8	82,802,327	21.0	20,461,337	-75.3
Other Investments	24,340,965	6,181,718	-74.6	5,718,824	-7.5	6,027,103	5.4	4,486,182	-25.6
Other Assets	116,433,115	141,546,506	21.6	141,348,411	-0.1	168,694,979	19.3	181,653,259	7.7
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	159,739,543	189,503,195	18.6	215,490,583	13.7	257,524,409	19.5	206,600,778	-19.8
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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									16.OtherInvInfo

	Supplemental Share Information, Off Balance Sheet, & Borrowings							
Return to cover								
03/07/2022			For Charter : N/A					
CU Name: N/A			Count of CU : 91					
Peer Group: N/A			Asset Range : N/A					
			Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included: Federally Insured					
			Count of CU in Peer Group : N/A					
	Dec-2017	Dec-2018	% Chg	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021 % Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):								
Accounts Held by Member Public Units	3,400,600	1,409,589	-58.5	4,608,075	226.9	1,978,037	-57.1	958,903 -51.5
Accounts Held by Nonmember Public Units	8,222,612	1,914,394	-76.7	2,086,039	9.0	2,481,798	19.0	1,843,302 -25.7
Employee Benefit Member Shares	22,081,557	34,627,568	56.8	27,730,953	-19.9	30,514,118	10.0	30,398,622 -0.4
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0 N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0 N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0 N/A
Health Savings Accounts	29,762,725	33,458,629	12.4	37,283,534	11.4	41,934,341	12.5	44,902,851 7.1
Dollar Amount of Share Certificates >= \$100,000	544,188,997	531,588,965	-2.3	716,791,374	34.8	746,667,042	4.2	654,857,099 -12.3
Dollar Amount of IRA/Keogh >= \$100,000	276,532,323	266,674,751	-3.6	325,883,457	22.2	320,108,811	-1.8	330,977,555 3.4
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	0	N/A	0 N/A
Commercial Share Accounts	308,237,597	352,975,706	14.5	451,649,775	28.0	744,454,794	64.8	1,024,185,883 37.6
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	6,517,312	7,649,812	17.4	7,564,096	-1.1	5,541,977	-26.7	6,838,319 23.4
SAVING MATURITIES								
< 1 year	10,327,540,539	10,787,724,381	4.5	11,570,744,577	7.3	14,599,106,951	26.2	16,869,337,978 15.6
1 to 3 years	767,627,235	738,512,658	-3.8	800,378,746	8.4	704,892,724	-11.9	742,171,095 5.3
> 3 years	389,395,697	402,171,311	3.3	494,259,155	22.9	472,560,334	-4.4	354,093,165 -25.1
Total Shares & Deposits	11,484,563,471	11,928,408,350	3.9	12,865,382,478	7.9	15,776,560,009	22.6	17,965,602,238 13.9
INSURANCE COVERAGE OTHER THAN NCUSIF								
Share/Deposit Insurance Other than NCUSIF	7	7	0.0	9	28.6	9	0.0	9 0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate	32,548,467	34,045,218	4.6	45,839,568	34.6	62,366,616	36.1	69,029,806 10.7
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS								
Total Unfunded Commitments for Commercial Loans	15,570,012	44,595,368	186.4	69,804,507	56.5	70,550,038	1.1	86,547,683 22.7
Miscellaneous Commercial Loan Unfunded Commitments (Included in Categories Above)								
Agricultural Related Commercial Loans	169,646	59,899	-64.7	233,281	289.5	213,575	-8.4	0 -100.0
Construction & Land Development	3,570,088	30,887,136	765.2	49,831,183	61.3	31,993,686	-35.8	29,011,806 -9.3
Outstanding Letters of Credit	181,000	482,070	166.3	260,580	-45.9	310,511	19.2	839,352 170.3
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-COMMERCIAL)								
Revolving O/E Lines 1-4 Family	519,720,627	569,937,011	9.7	608,674,310	6.8	712,287,165	17.0	823,862,814 15.7
Credit Card Line	996,166,663	1,046,762,663	5.1	1,084,385,763	3.6	1,235,977,636	14.0	1,252,523,042 1.3
Unsecured Share Draft Lines of Credit	118,574,917	111,464,089	-6.0	116,609,429	4.6	130,087,698	11.6	138,314,678 6.3
Overdraft Protection Programs	284,026,006	305,875,289	7.7	320,384,567	4.7	333,552,184	4.1	346,317,816 3.8
Residential Construction Loans-Excluding Commercial Purpose	2,693,939	4,790,457	77.8	6,265,524	30.8	14,418,578	130.1	11,760,454 -18.4
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0 N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0 N/A
Other Unused Commitments	27,517,022	29,547,835	7.4	25,094,161	-15.1	54,777,114	118.3	26,624,529 -51.4
Total Unfunded Commitments for Non-Commercial Loans	1,948,699,174	2,068,377,344	6.1	2,161,413,754	4.5	2,481,100,375	14.8	2,599,403,333 4.8
Total Unused Commitments	1,964,269,186	2,112,972,712	7.6	2,231,218,261	5.6	2,551,650,413	14.4	2,685,951,016 5.3
%(Unused Commitments / Cash & ST Investments)	130.89	149.11	13.9	117.53	-21.2	76.61	-34.8	73.54 -4.0
Unfunded Commitments Committed by Credit Union	1,963,730,475	2,112,546,546	7.6	2,230,557,240	5.6	2,551,185,256	14.4	2,684,668,958 5.2
Unfunded Commitments Through Third Party	538,711	426,166	-20.9	661,021	55.1	465,157	-29.6	1,282,058 175.6
Loans Transferred with Recourse ¹	376,837,079	513,855,555	36.4	669,043,347	30.2	438,665,377	-34.4	338,714,388 -22.8
Pending Bond Claims	1,150,733	320,394	-72.2	104,366	-67.4	1,324,500	1,169.1	61,239 -95.4
Other Contingent Liabilities	22,140,378	15,923,424	-28.1	9,296,398	-41.6	9,617,507	3.5	10,695,769 11.2
CREDIT AND BORROWING ARRANGEMENTS:								
Num FHLB Members	27	27	0.0	27	0.0	29	7.4	29 0.0
LINE OF CREDIT (Borrowing)								
Total Credit Lines	1,909,671,610	1,960,730,193	2.7	2,172,713,068	10.8	2,611,906,704	20.2	2,958,262,244 13.3
Total Committed Credit Lines	55,894,849	53,914,250	-3.5	76,216,350	41.4	88,364,262	15.9	118,296,600 33.9
Total Credit Lines at Corporate Credit Unions	299,050,652	310,341,000	3.8	314,963,300	1.5	324,348,000	3.0	345,301,100 6.5
Draws Against Lines of Credit	206,089,643	232,511,178	12.8	184,501,548	-20.6	194,540,940	5.4	130,399,000 -33.0
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS								
Line of Credit Outstanding from Corporate Cus	2,881,125	8,782,576	204.8	1,322,305	-84.9	0	-100.0	0 N/A
Term Borrowings Outstanding from Corporate Cus	0	0	N/A	2,000,000	N/A	0	-100.0	0 N/A
MISCELLANEOUS BORROWING INFORMATION:								
Assets Pledged to Secure Borrowings	1,751,877,050	1,856,055,172	5.9	2,157,510,276	16.2	2,433,802,339	12.8	2,657,799,923 9.2
Amount of Borrowings Subject to Early Repayment at Lenders Option	0	0	N/A	0	N/A	129,849,637	N/A	0 -100.0
Uninsured Secondary Capital ²	0	500,000	N/A	500,000	0.0	500,000	0.0	2,500,000 400.0
# Means the number is too large to display in the cell								
¹ Included MBL construction and land development prior to 03/31/09.								
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward								
								17.SuppShareObs&Borr

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03/07/2022

CU Name: N/A

Peer Group: N/A

Graphs 1

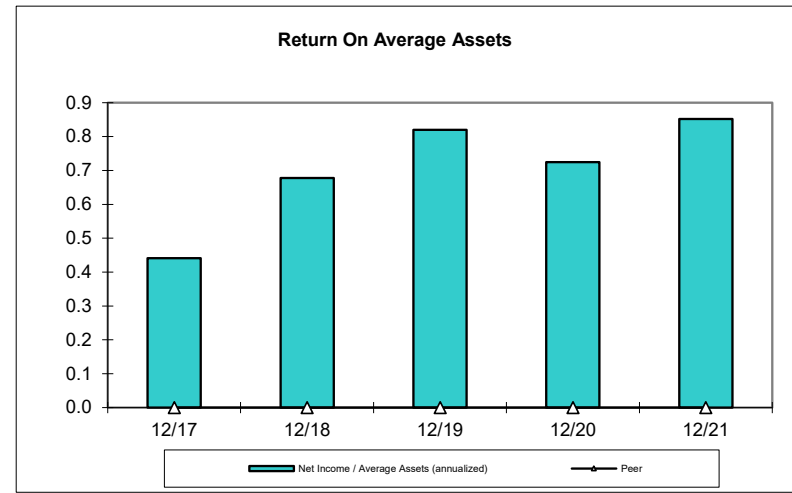
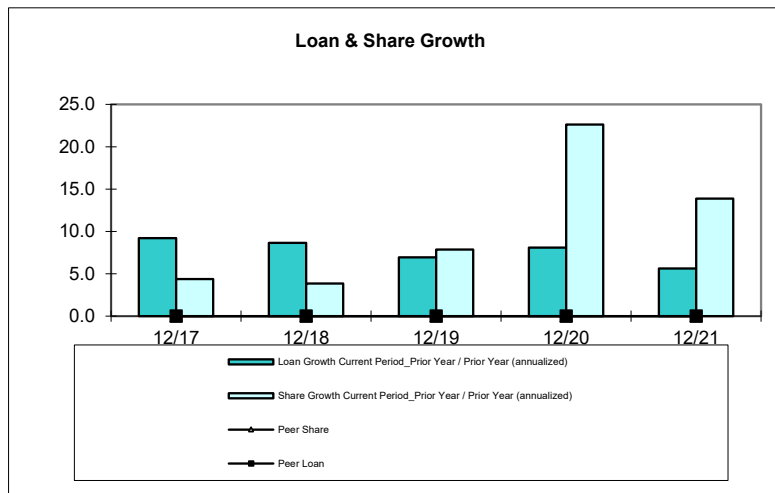
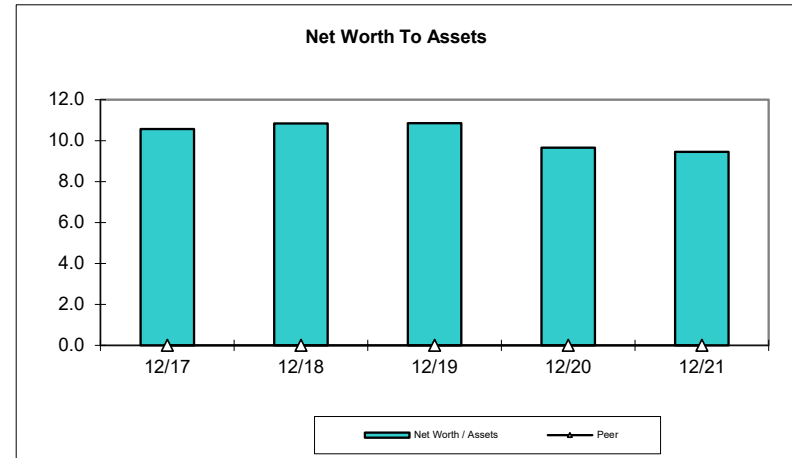
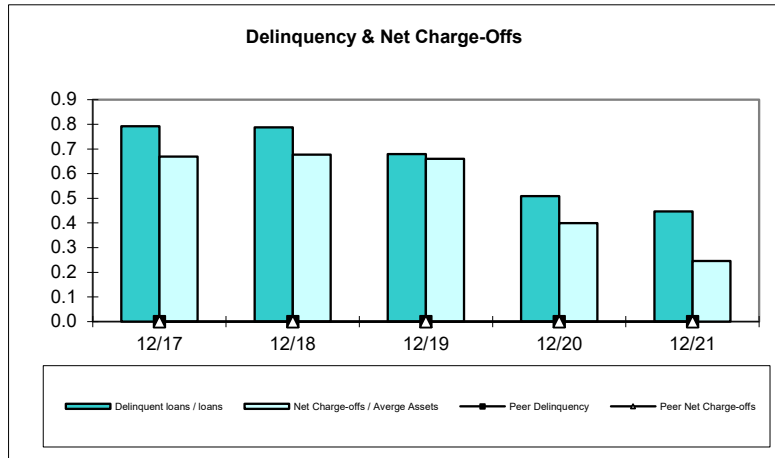
For Charter : N/A

Count of CU : 91

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * MAILING_STATE = 'MO' * Type Included:

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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03/07/2022

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

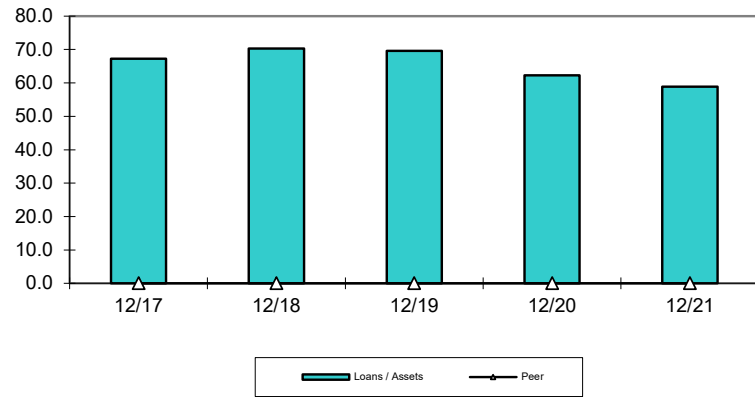
Count of CU : 91

Asset Range : N/A

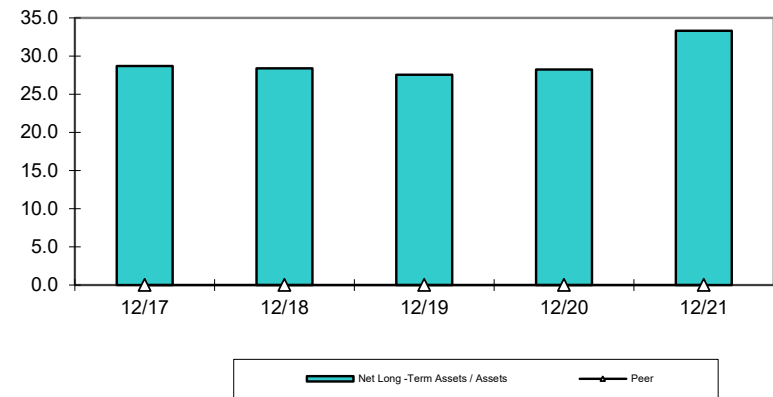
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Count of CU in Peer Group : N/A

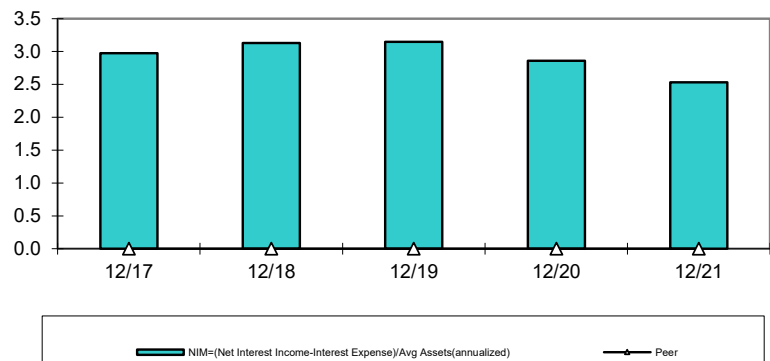
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

